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EDMONTON

ANNUAL REPORT

OF THE

Superintendent of Insurance

AND

Fire Commissioner

Alberta

DEPARTMENT OF PROVINCIAL SECRETARY

1950

Published by Direction of

THE HONOURABLE C. E. GERHART

Provincial Secretary

EDMONTON:
PRINTED BY A. SHNITKA, KING'S PRINTER FOR ALBERTA
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The Canadian Life Assurance Company

should read

The Canada Life Assurance Company

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GOVERNMENT OF THE PROVINCE OF ALBERTA

DEPARTMENT OF THE PROVINCIAL SECRETARY

OFFICE OF THE SUPERINTENDENT OF INSURANCE

Edmonton, November 20th, 1951.

TO THE HONOURABLE C. E. GERHART,
Provincial Secretary of Alberta,
Edmonton, Alberta.

Dear Sir:

Pursuant to Section 20, Chapter 201, 1942, The Alberta Insurance Act, I have the honour to submit the thirty-eighth Annual Report of the Office of the Superintendent of Insurance for the year ending December 31st, 1950, giving abstracts of the annual statements of insurance companies licensed to do business in Alberta, detailed statements of provincial and extra-provincial companies, together with other data of administration, both with respect to The Alberta Insurance Act and The Real Estate Agents' Licensing Act.

During 1950 licenses were granted for the first time to write insurance in the Province of Alberta to fifteen new companies and one fraternal society as follows:

The Aetna Casualty and Surety Company.
Allstate Insurance Company.
American Union Insurance Company of New York.
Calvert Fire Insurance Company.
Commercial Casualty Insurance Company.
Commonwealth Insurance Company.
Connecticut General Life Insurance Company.
John Hancock Mutual Life Insurance Company.
The Licenses & General Insurance Company Limited.
The National Fire & Casualty Insurance Company.
The Orion Insurance Company Limited.
The Perth Mutual Fire Insurance Company.
Rhode Island Insurance Company.
Sons of Scotland Benevolent Association.
Svea Fire & Life Insurance Company Limited.
Western Surety Company Limited.

As at December 31st, 1950, six companies ceased to do business in the Province:

British & Canadian Underwriters of the Norwich Union Fire Insurance Society Ltd.
Central Union Insurance Company.
National General Insurance Company.
Rhode Island Insurance Company.
The Saskatchewan Guarantee & Fidelity Company Limited.
Saskatchewan Mutual Fire Insurance Company.

At December 31st, 1950, there were 17 Provincial, Extra-Provincial and Foreign Companies licensed under the provisions of The Alberta Insurance Act, classified as follows:

Accident and Sickness	1
Automobile and Other Classes	1
Fire and Other Classes	3
Fire, Accident and Sickness and Other Classes	1
Fraternal Societies	5
Guarantee	1
Life	1
Mutual Benefit Societies	1
Mutual Fire Insurance Only	1
Mutual Fire and Other Classes	2
Total	17

At December 31st, 1950, there were 299 Dominion Registered Companies doing business under the Act, classified as follows:

Accident and Other Classes	4
Accident and Sickness	3
Accident, Sickness and Other Classes	14
Automobile Insurance Only	5
Automobile and Other Classes	5
Fire and Other Classes	138
Fire, Accident, Sickness and Other Classes	45
Fire, Life and Accident, Sickness and Other Classes	3
Fraternal Societies	14
Life Insurance Only	20
Life, Accident and Sickness	13
Life, Accident, Sickness and Other Classes	1
Hail Only	1
Live Stock Insurance Only	1
Mutual Benefit Societies	1
Mutual Fire and Other Classes	5
Reciprocal or Inter-Insurance Exchanges	11
Underwriters' Agencies	10
Miscellaneous	5
Total	299

At December 31st, 1950, 5 Dominion Registered Companies had been issued with restricted licenses permitting contracts to run to maturity, to solicit premiums due upon policies outstanding and to pay claims.

The following Insurance Adjusters were licensed in 1950:

EDMONTON:

Crosland, Peacock & Company—W. E. Bragg, K. J. I. Fraser, R. J. Glendinning, M. Hirst, P. D. MacRae, L. M. Robb.

Day-Pratt & Company—E. Clarke, George S. Day, A. T. Hill, R. D. Millar, H. C. Pratt, R. A. Rooney.

Canada West Insurance Company—E. L. Boida, H. D. Merrick, D. Stewart-Smith.

Glendinning-Campbell-Hope—P. Campbell-Hope, R. J. Glendinning, K. E. Heacock.

Interprovincial Insurance Claims Limited—L. E. Woolsey.

The Lilly Adjustment Agency—R. G. Gordon, A. R. Lilly, P. D. MacRae,

Millar & Learmonth—M. A. Abrams, J. Green, E. C. Hansen, C. E Learmonth, J. H. Millar.

Henry C. Runte & Company—R. B. Aubrey, E. G. Clarke, R. T. Dean, B. Jackson, R. D. Kennedy, H. J. Laurin, H. C. Runte, F. J. Weist.

James Taylor Company—F. R. Boyce, G. Boyd, A. Brown, J. L. DeVoin, R. J. B. Garland, R. A. Hicks, H. G. Sharp, C. G. P. Spilsted, James Taylor.

CALGARY:

The Continental Insurance Company—H. E. Miller (Hail Certificate Only).

Crosland, Peacock & Company—C. G. Crosland, B. K. Exton, R. C. Fox, R. J. Kennedy, N. R. Peacock, H. H. Spear, H. N. Spence, T. K. Summerell, Charles R. Horel.

Interprovincial Insurance Claims Limited—R. E. Amey, J. W. Birnie, M. A. Maguire.

Kelly-Lucy Adjustment Service—N. W. Ingeborg, C. F. Kelly, G. M. Kelly, R. J. Faunt, R. E. Lucy, S. A. McPhail, E. S. Robins.

The Lilly Adjustment Agency—L. D. Lilly.

Herbert E. Miller—Hail Certificate Only.

H. S. Morkill & Company—G. S. Harrow, A. McPhail, H. S. Morkill, R. W. Stewart.

Northwest Adjustment Bureau Limited—A. F. Fredell (Hail Certificate Only), W. A. Steckle (Hail Certificate Only).

Paterson, Waugh, O'Fallon, Taylor—H. Perry, J. C. Reid, F. J. Sherlock, S. J. Sherlock, W. G. Sherlock.

LETHBRIDGE:

Bodard Adjustment Bureau—S. J. Bodard, H. G. Carbert, A. S. Darroch, B. C. R. Hutchinson, W. B. Shand.

Crosland, Peacock & Company—J. M. Arnold.

The Lilly Adjustment Agency—E. C. Anderson, E. B. Lilly.

MEDICINE HAT:

Bodard Adjustment Bureau— J. E. S. Milroy.

RED DEER:

Crosland, Peacock & Company—R. J. Borland.

DIDSBURY:

North West Adjustment Bureau Limited—R. E. Hoover (Hail Certificate Only).

RYCROFT:

Henry C. Runte & Company—Thomas H. Stout.

NON-RESIDENT:

DAWSON CREEK, B.C.

James Taylor Company—D. D. Tod, W. D. Robertson.

REGINA, SASKATCHEWAN

The Continental Insurance Company—George Staal (Hail Certificate only)

WINNIPEG, MANITOBA

S. F. Cross & Company—S. F. Cross.

Louis M. Gonick—

There were 4,097 Certificates of Authority to write insurance issued to Agents during the licensing year, February 15th,

1950 to February 15th, 1951. The following statement shows the locations of these Agents and the classes of business for which they were licensed:

	Automobile	Casualty	Employees	Fire & Other Classes	Hail	Life
Edmonton	13	130	67	216	8	405
Calgary	9	94	67	211	16	338
Lethbridge	6	15	12	38	18	71
Medicine Hat	1	7	5	18	3	37
Drumheller	1	2	2	7	4	8
Red Deer	1	2	5	15	2	30
Wetaskiwin	3	2	2	8	2	7
Towns and Villages	42	61	33	1,065	401	455
Non-Resident	0	16	2	76	4	34
	76	329	195	1,654	458	1,385

The following table shows the premiums and losses within the Province, during 1950, covering all classes of Insurance except Life, as compared with 1949:

Class of Insurance	Net Premiums Written 1950	Net Premiums Written 1949	Net Losses Incurred 1950	Net Losses Incurred 1949
Accident and Sickness	$ 2,572,053	$ 2,047,009	$ 1,720,342	$ 1,046,359
Automobile	7,859,276	5,609,631	3,707,012	2,905,503
Fire	8,481,927	7,605,687	4,561,357	5,075,113
Guarantee	310,934	248,591	28,585	42,460
Hail	499,655	343,826	211,002	142,059
Liability	631,229	425,537	112,174	156,582
Miscellaneous	609,016	506,947	356,473	259,473
Personal Property	747,848	715,983	341,117	301,613
Plate Glass	76,642	60,439	42,927	30,702
Theft	109,818	102,325	33,660	18,507
	$21,898,398	$17,665,975	$11,114,649	$ 9,978,371

The following is a comparison of Life Insurance Premiums collected, disbursements to policy-holders and insurance written during the years 1948, 1949 and 1950, and a comparison of Life Insurance at risk as at December 31st, 1948, December 31st, 1949 and December 31st, 1950:

Premiums:

1948	$ 17,183,258
1949	19,055,904
1950	21,188,316

Disbursements:

1948	$ 5,829,123
1949	5,974,255
1950	5,979,530

Insurance at Risk:

1948	$621,308,112
1949	711,330,095
1950	815,299,044

Insurance Written (new issued):

1948	$ 87,104,422
1949	107,718,743
1950	129,917,606

During the licensing year July 1st, 1950, to June 30th, 1951, 1,406 licenses under The Real Estate Agents' Licensing Act were issued. These included 627 Real Estate Agents' licenses and 779 salesmen's licenses.

J. A. MacPHEE,
Superintendent of Insurance.

THE ALBERTA FIRE AND ACCIDENT INSURANCE COMPANY LIMITED

HEAD OFFICE: 200A GRAIN EXCHANGE BUILDING, CALGARY, ALBERTA

Incorporated May, 1907

Commenced Business in Alberta, October 11, 1911.

Licensed in the Province of Alberta.

Officers:

James D. D. Spence, President and General Manager, Calgary, Alberta

M. E. Harkley, Secretary ..... Calgary, Alberta

Irene Sandercock, Treasurer ..... Calgary, Alberta

Directors:

James D. D. Spence, Irene Sandercock, P. Sutherland, C. H. Marshall, Allan J. Spence, Wesley Clement, W. P. Spence, M. E. Harkley, F. F. Spence

Auditors:

Clarkson, Gordon & Co., Chartered Accountants, Calgary, Alberta

Deposit with the Government of the Province of Alberta $15,000.00

Capital Stock

Amount of Capital Stock authorized $1,000,000.00

Number of Shares 5,000 Ordinary, Par Value $100.00
5,000 Preferred, Par Value $100.00

	Amount subscribed for	Amount paid in cash
Capital stock at beginning of year	$238,400.00	$31,212.50
Capital stock at end of year	$238,400.00	$31,212.50

FINANCIAL STATEMENT (DECEMBER 31, 1950)
ASSETS

Amortized book value of bonds, debentures and debenture stocks:		
Not in default	$39,303.68	
In default	2,550.00	
		$41,853.68
Cash on hand and in banks		4,434.85
Interest:		
Accrued	$ 389.28	389.28
All Other Assets:		
Prepaid Licenses		220.00
Gross Assets		$46,897.81
Deduct Assets not admitted		3,767.43
Total Admitted Assets		$43,130.38

LIABILITIES

Total provision for unpaid claims		$ 330.67
Total net reserve (carried out at 80%)		1,426.05
Expenses due and accrued		200.00
Taxes due and accrued		92.69
All other Liabilities:		
Endowment Reserve		300.00
Total Liabilities excluding Capital Stock		$ 2,349.41
Capital Stock paid in cash	$31,212.50	
Surplus in Profit and Loss Account	9,568.47	40,780.97
Total Liabilities		$ 43,130.38

PROFIT AND LOSS ACCOUNT

Net Premiums written		$ 4,634.96
Reserve of unearned premiums (80%):		
At beginning of year	$1,629.79	
At end of year	1,426.05	
Decrease		203.74
Net premiums earned		$ 4,838.70
Net claims incurred		1,580.19
Commissions		248.19
Taxes		350.48
Salaries, fees and travelling expenses		4,559.60
All other expenses		1,097.26
Total Claims and Expenses		$ 7,835.72
Underwriting loss		*$ 2,997.02*
Other revenue:		
Interest earned: Cash and accruals	$1,313.64	
Profit on sale of securities and real estate	227.68	
Adjustment of Endowment Reserve	180.00	1,721.32
		$ 1,275.70
Other expenditure:		
Increase in deficiency of market under book value of securities	$1,083.93	1,083.93
Net loss for the year		*$ 2,359.63*

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	$ 43,140.60
Net loss for the year brought down	2,359.63
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year	$ 40,780.97

EXHIBITS OF PREMIUMS (IN CANADA)

Accident and Sickness:	
Gross in Force at end of 1949	$ 5,412.59
Taken in 1950 (new and renewed)	4,634.96
Ceased in 1950 (including renewed)	5,412.59
Gross in force at end of 1950	4,634.96
Reinsurance	.....
Net in Force at end of 1950	4,634.96

THE ALBERTA GENERAL INSURANCE COMPANY

HEAD OFFICE: EDMONTON, ALBERTA.

Incorporated: March 31, 1948
Commenced Business in Alberta, April 1, 1948
Licensed in the Province of Alberta.

Officers:

John C. Black, Underwriter ..... Edmonton, Alberta
Chas. E. Kehoe, Chief Accountant ..... Edmonton, Alberta

Directors:

Ralph R. Moore, John E. Hart, J. M. Tweddle

Auditors:

Peat, Marwick, Mitchell & Company, Chartered Accountants, Edmonton, Alberta

Deposit with the Government of the Province of Alberta $100,000.00

FINANCIAL STATEMENT (DECEMBER 31, 1950)

ASSETS

Mortgage loans on real estate (First liens)		$ 23,604.63
Amortized book value of bonds, debentures and debenture stocks:		
Not in default		406,338.83
Cash on hand and in banks		74,357.57
Interest:		
Accrued		3,433.87
Agents' balances and premiums uncollected:		
Written on or after Oct. 1, 1950	$55,686.74	55,686.74
All other Assets		4,527.10
Gross Assets		$567,948.74
Total Admitted Assets		$567,948.74

LIABILITIES

Total provision for unpaid claims		$ 13,731.46
Total net reserve (carried out at 80%)		253,322.87
Expenses due and accrued		17,303.59
Taxes due and accrued		17,547.38
Reinsurance premiums		5,782.12
All other liabilities:		
Sundry Accounts payable		2,220.08
Reserve for net reinsurance premiums allocated; Not due or in course of payment		79,210.85
Total liabilities excluding Capital Stock		$389,118.35
Reserve Fund	$124,225.87	
Surplus in Profit and Loss Account	54,604.52	
Excess of assets over liabilities (Surplus for protection of policyholders)		178,830.39
Total Liabilities		$567,948.74

PROFIT AND LOSS ACCOUNT

Net premiums written			$239,907.47
Reserve of unearned premiums (80%):			
At beginning of year		$251,104.01	
At end of year		253,322.87	
Increase			2,218.86
Net premiums earned			$237,688.61
Net Claims incurred			93,318.87
Net adjustment expenses incurred			5,329.19
Commissions			*7,581.80*
Taxes			10,993.85
Salaries, fees and travelling expenses			77,452.47
All other expenses			36,244.36
Total Claims and Expenses			$215,756.94
Underwriting profit			21,931.67
Other revenue:			
Interest earned:			
Cash and accruals	$13,017.96		
Adjustment by amortization	129.84		
		$12,888.12	
Profit on sale of securities and real estate		5,901.20	
Brokerage Dept. Profits		487.65	
Sundry Revenue		331.44	
			19,608.41
Other Expenditure:			
Income and Excess Profits Taxes		$11,405.79	
			11,405.79
Net Profit for the year			$ 30,134.29

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding Capital Stock from liabilities) at beginning of year	$148,696.10
Net profit for the year brought down	30,134.29
	$178,830.39
Surplus of assets over liabilities (excluding Capital Stock from liabilities) at end of year	$178,830.39

EXHIBITS OF PREMIUMS IN FORCE (IN CANADA)

Fire:	
Net in force at end of 1949	$599,414.39
Taken in 1950 (new and renewed)	.....
Ceased in 1950 (including renewed)	.....
Gross in force at end of 1950	.....
Reinsurance	.....
Net in force at end of 1950	$620,310.95

CANADA WEST INSURANCE COMPANY

HEAD OFFICE: 9908 - 109TH STREET, EDMONTON, ALBERTA
Incorporated, March 27, 1946.
Commenced Business in Alberta, May 6, 1946.
Licensed in the Province of Alberta.

Officers:

W. E. Bullock, President ..... Taber, Alberta
J. C. Landeryou, Vice-President ..... Lethbridge, Alberta
Roy S. Lee, Secretary and Treasurer ..... Barnwell, Alberta
E. L. Boida, General Manager ..... Edmonton, Alberta

Directors:

John C. Landeryou, Roy S. Lee, W. E. Bullock, Glen F. Tollestrup, A. K. Olive, F. O'Sullivan, M. H. Ponich, Douglas Visser, C. J. Hobeck

Auditors: Patriquin, Duncan, McClary, McClary and King, Chartered Accountants, Edmonton, Alberta.

Deposit with the Government of the Province of Alberta $112,000.00

Capital Stock

Amount of Capital Stock authorized $500,000.00
Number of Shares: 5,000 Par Value: $100.00

	Amount subscribed for	Amount paid in cash
Capital stock at beginning of year	$141,600.00	$115,500.00
Capital stock at end of year	$141,600.00	$115,500.00

FINANCIAL STATEMENT (DECEMBER 31, 1950)

ASSETS

Amortized book value of bonds, debentures and debenture stocks:		
Not in default	$156,157.02	$156,157.02
Cash on hand and in banks		49,587.11
Interest:		
Accrued	1,621.82	1,621.82
Agents' balances and premiums uncollected:		
Written prior to Oct. 1, 1950	$ 67,063.93	
Written on or after Oct. 1, 1950	8,598.76	
		75,662.69
Amount due from reinsurance on losses already paid		532.40
All other Assets		39,776.97
Gross Assets		$323,338.01
Deduct Assets not admitted		21,672.41
Total Admitted Assets		$301,665.60

LIABILITIES

Total Provision for unpaid claims	$ 78,782.47
Adjustment expenses of said claims	6,435.59
Total net reserve (carried out at 80%)	153,244.16
Expenses due and accrued	1,444.81
Taxes due and accrued	7,988.12
Reinsurance premiums	12,465.36
Return premiums and balances due agents	233.54
All other liabilities	10,252.75
Total liabilities excluding Capital Stock	$270,846.80

Capital Stock paid in cash	$115,500.00	
Capital Surplus-Forfeited Shares	1,800.00	
Deficit in Profit and Loss Account	*86,481.20*	
Excess of assets over liabilities (Surplus for protection of policyholders)		30,818.80
Total Liabilities		$301,665.60

PROFIT AND LOSS ACCOUNT

Net premiums written		$368,077.69
Reserve of unearned premiums (80%):		
At beginning of year	$111,243.65	
At end of year	153,244.16	
Increase		$ 42,000.51
Net premiums earned		326,077.18
Net claims incurred		146,148.47
Net adjustment expenses incurred		14,585.02
Commissions		76,994.88
Taxes		8,277.52
Salaries, fees and travelling expenses		29,225.31
All other expense		19,424.23
Total claims and expenses		$294,655.43
Underwriting profit		31,421.75
Other revenue		6,524.04
Other expenditure		8,450.83
Net Profit for the year		$ 29,494.96

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding Capital Stock from liabilities) at beginning of year		$ 3,184.12
Net profit for the year		29,494.96
		$ 32,679.08
Decrease in unlicensed reinsurance unsecured	$2,321.38	2,321.38
		$ 35,000.46
Increase in unlicensed reinsurance unsecured	$4,181.66	4,181.66
Surplus of assets over liabilities (excluding Capital Stock from liabilities) at end of year		$ 30,818.80

EXHIBITS OF PREMIUMS IN FORCE (IN CANADA)

Automobile:	
Gross in force at end of 1949	$293,971.64
Taken in 1950 (new and renewed)	484,729.91
Ceased in 1950 (including renewed)	368,301.25
Gross in force at end of 1950	410,400.30
Reinsurance	27,312.24
Net in force at end of 1950	383,088.06
Inland Transportation:	
Gross in force at end of 1949	$ 4,142.55
Taken in 1950 (new and renewed)	22.34
Ceased in 1950 (including renewed)	4,142.55
Gross in force at end of 1950	22.34
Reinsurance	.....
Net in force at end of 1950	22.34

LIFE INSURANCE COMPANY OF ALBERTA

HEAD OFFICE: EDMONTON, ALBERTA.
Incorporated, March 31st, 1948
Commenced Business in Alberta, April 1st, 1948
Licensed in the Province of Alberta.

Officers:

R. M. Marven, General Manager ..... Edmonton, Alberta
J. Garrett, Chairman of Board ..... Edmonton, Alberta
R. B. Croydon, Secretary ..... Edmonton, Alberta
J. Turnbull, Consulting Actuary ..... Winnipeg, Manitoba
K. J. Preston, Treasurer ..... Edmonton, Alberta

Directors:

J. Garrett, F. G. Winspear, K. A. MacKenzie, F. G. Stewart, R. M. Marven, J. R. Munro, A. D. McTavish

Auditors:

Peat, Marwick, Mitchell & Company ..... Edmonton, Alberta

Deposit with the Government of the Province of Alberta $100,000.00

FINANCIAL STATEMENT (DECEMBER 31, 1950)

ASSETS

Loans on policies and other amounts secured by the Company's policies in force	$ 12,105.98
Book value of bonds, debentures and debenture stocks	689,296.13
Book value of stocks	51,458.14
Cash on hand and in banks	1,779.00
Total Ledger Assets at Book Value	$754,639.25
Total interest, dividends and rents due and accrued	$ 7,760.12
Total net premiums due and uncollected and deferred	44,924.73
All other non-ledger Assets	2,000.00
Total non-ledger Assets	$ 54,684.85
Total Assets	809,324.10
Total Admitted Assets	$809,324.10

LIABILITIES

Net reserve under assurance, annuity and other contracts in force for payment not due, etc.	$440,073.00
Net liability for admitted outstanding claims under contracts	3,000.00
Amounts left with the Company at interest, including interest accumulations thereon	17,830.04
Received from policyholders in advance: Premiums	2,181.80
Provisions for profits to policyholders payable in the year following the date of account	650.00
Provision for accrued profits to Provincial Treasurer not included above	38.45
Provincial, municipal and other taxes due and accrued	3,624.25
Salaries, rents and office expenses due and accrued	15.03
Medical examiners' fees due and accrued	258.36
Commissions to agents due and accrued	355.86
Borrowed money	50,000.00
Investment reserve	2,714.72
Staff pension, assurance and savings funds	6,055.89
All other liabilities due and accrued	5,293.66
Total Liabilities	$532,091.06

INCOME

Total net premium income and consideration for annuities		$183,475.35
Interests, dividends and rents		24,647.68
Income from all other sources		4,708.22
Gross profit on sale or maturity of Ledger assets		3,084.00
Total Income		$215,915.25

DISBURSEMENTS

Total net disbursements under assurance, annuity and sinking fund contracts		$ 11,142.28
Amounts left with the Company at interest		1,244.31
Taxes, licenses and fees:—		
Taxes on premiums	$ 2,832.62	
Other taxes	456.30	$ 3,288.92
Head Office Expenses:—		
Salaries	$ 25,667.24	
Directors' fees	850.00	
Auditors' fees	2,500.00	
Travelling expenses	2,321.47	
Miscellaneous	2,418.75	$ 33,757.46
Branch Office and Agency Expenses:—		
Assurance Commissions:		
First year—ordinary	$ 27,142.42	
Renewal—ordinary	6,467.48	
Single—ordinary	178.36	
Annuity Commissions:		
First year—ordinary	269.93	
Renewal—Ordinary	4.00	
Single—Ordinary	23.90	
Salaries	15,271.55	
Advances made to agents	16,969.11	
Travelling expenses	4,963.72	
Rent	2,111.17	
Miscellaneous	2,449.98	$ 75,851.62
All Other Expenses:—		
Advertising	$ 2,896.96	
Books and periodicals	302.16	
Express telegrams and telephones	1,410.17	
Legal fees	508.50	
Medical fees	4,221.33	
Office furniture	5,545.19	
Postage	1,375.00	
Printing and stationery	5,574.01	
Staff Pension Fund	2,082.58	
Miscellaneous	2,682.92	$ 26,598.82
All other disbursements:		
Unemployment Insurance Stamps		453.36
Interest paid		83.85
Gross loss on sale or maturity of Ledger Assets:		
Bonds, debentures and debenture stocks	$ 334.18	
Stocks	35.10	369.28
Gross decrease by adjustment of Ledger Assets:—		
Bonds, debentures and debenture stocks	$ 465.43	465.43
Total Disbursments		$153,255.33

MERCHANTS AND TRADERS ASSURANCE COMPANY

HEAD OFFICE: CALGARY, ALBERTA.

Incorporated, April 5th, 1917

Commenced Business in Alberta, April 5th, 1917.

Licensed in the Province of Alberta.

Officers:

J. O. Miller, President ..... Calgary, Alberta
F. L. Watt, Vice-President ..... High River, Alberta
R. G. Beazley, Secretary-Treasurer ..... Calgary, Alberta

Directors:

J. O. Miller, R. G. Beazley, F. L. Watt, C. Anderson, J. H. Ure, H. M. Martin, J. A. Bell

Auditors: Clarkson, Gordon & Co., Chartered Accountants, Calgary, Alberta.

Deposit with the Government of the Province of Alberta $10,500.00

Capital Stock

Amount of Capital Stock authorized $500,000.00
Number of Shares: 10,000 Par Value: $50.00

	Amount subscribed for	Amount paid in cash
Capital Stock at beginning of year	$200,200.00	$25,000.00
Capital Stock at end of year	200,200.00	25,000.00

FINANCIAL STATEMENT (DECEMBER 31, 1950)

ASSETS

Amortized book value of bonds, debentures and debenture stocks:		
Not in default	$ 30,980.99	$ 30,980.99
Cash on hand and in banks		1,431.51
Agents' balances and premiums uncollected:		
Written on or after October 1, 1950	$ 9,631.83	9,631.83
Amount due from reinsurance on losses already paid		78.40
Gross Assets		$ 42,122.73
Total Admitted Assets		$ 42,122.73

LIABILITIES

Total net reserve (carried out at 100%)		$ 163.13
Taxes and Accrued		99.40
Reinsurance premiums		9,642.17
Total liabilities excluding Capital Stock		$ 9,904.70
Capital Stock paid in cash	$ 25,000.00	
Surplus in Profit and Loss Account	7,218.03	
Excess of assets over liabilities (surplus for protection of policyholders)		$ 32,218.03
Total liabilities		$ 42,122.73

PROFIT AND LOSS ACCOUNT

Net premiums written		$ 326.25
Reserve of unearned premiums (80%):		
At beginning of year	$ 158.07	
At end of year	163.13	
Increase		5.06
Net premiums earned		$ 321.19
Commissions		*$ 2,722.58*
Taxes		386.52
Salaries, fees and travelling expenses		1,706.29
Management Fee		1,000.00
All other expenses		795.92
Total Claims and Expenses		$ 1,166.15
Underwriting loss		*844.96*
Other Revenue:		
Interest earned: Cash and accruals	$ 1,079.08	
Exchange on U.S. Funds—Redemption of Province of Alberta $1,000 Bond	100.00	1,179.08
		$ 334.12
Other Expenditure:		
Income and Excess Profits Taxes—1950	$ 92.88	92.88
Net profit for the year		$ 241.24

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	$ 6,976.79
Net profit for the year	241.24
	$ 7,218.03
Surplus of assets over labilities (excluding capital stock from liabilities) at end of year	$ 7,218.03

EXHIBIT OF PREMIUMS IN FORCE IN CANADA

Fire:	
Gross in force at end of 1949	$ 68,257.11
Taken in 1950 (new and renewed)	39,136.29
Ceased in year 1950 (including renewed)	42,817.51
Gross in force at end of 1950	64,585.87
Reinsurance	64,585.87
Net in force at end of 1950	.....
Fidelity:	
Gross in force at end of 1949	$ 316.15
Taken in 1950 (new and renewed)	326.25
Ceased in 1950 (including renewed)	316.15
Gross in force at end of 1950	326.25
Reinsurance	.....
Net in force at end of 1950	326.25
Automobile:	
Gross in force at end of 1949	$ 27,951.38
Taken in 1950 (new and renewed)	34,096.78
Ceased in 1950 (including renewed)	32,657.36
Gross in force at end of 1950	29,490.80
Reinsurance	29,490.80
Net in force at end of 1950	.....

WESTERN UNION INSURANCE COMPANY

HEAD OFFICE: CALGARY, ALBERTA

Incorporated, February 16th, 1940.

Commenced Business in Alberta, March 20th, 1940.

Licensed in the Provinces of Alberta, British Columbia and Saskatchewan.

Officers:

Frank R. Freeze, President and General Manager ..... Calgary, Alberta
Robert D. Freeze, Vice-President ..... Calgary, Alberta
David J. Freeze, Secretary and Treasurer ..... Calgary, Alberta

Directors:

Frank R. Freeze, Robert D. Freeze, M. MacKenzie, W. G. Peterson, Howard F. Freeze, C. M. Freeze, R. J. Widney, D. J. Freeze, L. C. Jackson.

Auditors: Peat, Marwick, Mitchell & Co., Chartered Accountants ..... Calgary, Alberta

Capital Stock

Amount of Capital Stock Authorized $500,000.00
Number of Shares: 5,000 Par Value: $100.00

	Amount subscribed for	Amount paid in cash
Capital Stock at beginning of year	$500,000.00	$100,000.00
Capital Stock at end of year	500,000.00	100,000.00

Premium on Capital Stock

Total amount paid to December 31, 1950 ..... 4,000.00

FINANCIAL STATEMENT (December 31, 1950)

ASSETS

Mortgage Loans on Real Estate:		
First liens	$ 24,072.82	$ 24,072.82
Book value of bonds, debentures and debentures stocks at cost:		
Not in default	$546,337.50	546,337.50
Cash on hand and in banks		79,484.48
Interest:—		
Due	$ 393.83	
Accrued	4,997.88	5,391.71
Agents' balances and premiums uncollected:		
Written on or after October 1, 1950	128,360.27	128,360.27
Amount due from reinsurance on losses already paid		230.28
All other assets		960.00
Gross Assets		$784,837.06
Deduct Assets not admitted		7,680.50
Total Admitted Assets		$777,156.56

LIABILITIES

Total provision for unpaid claims		$ 81,548.47
Adjustment expenses of said claims		9,889.19
Total Net Reserve (carried out at 80%)		263,000.39
Expenses due and accrued		$ 715.15
Taxes due and accrued		65,949.21
Reinsurance premiums		7,253.85
All other liabilites:		
Indemnity Collateral Deposit	$ 563.30	
Reserve for Unreported Claims	20,000.00	
Profits Commissions Payable	1,000.00	
Cash received disposition not known	33.57	21,596.87
Total liabilites excluding Capital Stock		$449,953.13
Capital Stock paid in cash	$100,000.00	
Premium on Capital Stock	4,000.00	
Surplus in Profit and Loss Account	223,203.43	
Excess of assets over liabilities (surplus for protection of policyholders)		327,203.43
Total liabilities		$777,156.56

PROFIT AND LOSS ACCOUNT

Net premiums written		$511,512.27
Reserve of unearned premiums (80%):		
At beginning of year	$200,802.64	
At end of year	263,000.39	
Increase		62,197.75
Net premiums earned		$449,314.52
Net claims incurred		137,936.05
Net adjustment expenses incurred		9,910.67
Commissions		95,727.71
Taxes		12,519.24
Salaries fees and travelling expenses		2,856.52
Management fee		31,336.76
All other expenses		8,443.94
Total Claims and Expenses		$298,730.89
Underwriting profit		150,583.63
Other revenue	$ 18,853.07	18,853.07
		$169,436.70
Other expenditure	64,250.00	64,250.00
Net profit for the year		$105,186.70

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	$225,920.48
Net profit for the year	105,186.70
	$331,107.18
Increase in unadmitted ledger assets	3,903.75
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year	$327,203.43

EXHIBITS OF PREMIUMS IN FORCE IN CANADA

FIRE:

Gross in force at end of 1949	$401,203.79
Taken in 1950 (new and renewed)	279,614.00
Ceased in 1950 (including renewed)	230,843.51
Gross in force at end of 1950	449,974.28
Reinsurance	182,225.96
Net in force at end of 1950	267,748.32

AUTOMOBILE:

Gross in force at end of 1949	$256,117.59
Taken in 1950 (new and renewed)	406,065.81
Ceased in 1950 (including renewed)	299,866.26
Gross in force at end of 1950	362,317.14
Reinsurance	7,482.55
Net in force at end of 1950	354,834.59

ACCIDENT—PERSONAL:

Gross in force at end of 1949	$ 60.30
Taken in 1950 (new and renewed)	18.00
Ceased in 1950 (including renewed)	60.30
Gross in force at end of 1950	18.00
Reinsurance	.....
Net in force at end of 1950	18.00

ACCIDENT—PUBLIC LIABILITY:

Gross in force at end of 1949	$ 497.82
Taken in 1950 (new and renewed)	608.45
Ceased in 1950 (including renewed)	503.82
Gross in force at end of 1950	602.45
Reinsurance	1.50
Net in force at end of 1950	600.95

ACCIDENT AND SICKNESS:

Gross in force at end of 1949	$ 1,478.22
Taken in 1950 (new and renewed)	1,295.78
Ceased in 1950 (including renewed)	1,522.27
Gross in force at end of 1950	1,251.73
Reinsurance	27.87
Net in force at end of 1950	1,223.86

FIDELITY BOND:

Gross in force at end of 1949	$ 1,400.77
Taken in 1950 (new and renewed)	1,413.87
Ceased in 1950 (including renewed)	1,550.27
Gross in force at end of 1950	1,264.37
Reinsurance	.....
Net in force at end of 1950	1,264.37

SURETY BOND:

Gross in force at end of 1949	$ 3,594.96
Taken in 1950 (new and renewed)	5,306.67
Ceased in 1950 (including renewed)	3,764.36
Gross in force at end of 1950	5,137.27
Reinsurance	2,981.90
Net in force at end of 1950	2,155.37

INLAND TRANSPORTATION:

Gross in force at end of 1949	$ 2,926.84
Taken in 1950 (new and renewed)	4,187.89
Ceased in 1950 (including renewed)	3,665.23
Gross in force at end of 1950	3,449.50
Reinsurance	.....
Net in force at end of 1950	3,449.50

PERSONAL PROPERTY FLOATER:

Gross in force at end of 1949	$ 2,459.88
Taken in 1950 (new and renewed)	2,032.61
Ceased in 1950 (including renewed)	2,004.93
Gross in force at end of 1950	2,487.56
Reinsurance	325.47
Net in force at end of 1950	2,162.09

PLATE GLASS:

Gross in force at end of 1949	$ 1,066.35
Taken in 1950 (new and renewed)	1,651.49
Ceased in 1950 (including renewed)	1,011.86
Gross in force at end of 1950	1,705.98
Reinsurance	.....
Net in force at end of 1950	1,705.98

GENERAL PROPERTY FLOATER:

Gross in force at end of 1949	$ 2,265.04
Taken in 1950 (new and renewed)	1,305.29
Ceased in 1950 (including renewed)	982.96
Gross in force at end of 1950	2,587.29
Reinsurance	316.61
Net in force at end of 1950	2,270.68

THEFT:

Gross in force at end of 1949	$ 1,018.94
Taken in 1950 (new and renewed)	1,114.67
Ceased in 1950 (including renewed)	836.84
Gross in force at end of 1950	1,296.77
Reinsurance	31.65
Net in force at end of 1950	1,265.12

WESTERN SURETY COMPANY LIMITED

HEAD OFFICE: REGINA, SASKATCHEWAN

Incorporated, December 19th, 1949.

Commenced Business in Alberta, April 13th, 1950.

Licensed in the Provinces of Alberta and Saskatchewan.

Officers:

W. H. A. Hill, President ..... Regina, Saskatchewan
F. W. Hill, Vice-President ..... Regina, Saskatchewan
L. N. Ray, Secretary ..... Regina, Saskatchewan
McCallum Hill & Co. Limited,
General Manager ..... Regina, Saskatchewan

Directors:

W. H. A. Hill, F. W. Hill, L. N. Ray, R. W. Hugg.

Auditors: Gladwell & Wilson,
Chartered Accountants ..... Regina, Saskatchewan

Reciprocal Deposit with the
Province of Saskatchewan $50,000.00

Capital Stock

Amount of Capital Stock authorized $200,000.00
Number of Shares: 4,000 Par Value: $50.00

	Amount subscribed for	Amount paid in cash
Calls on Capital received during year	$100,000.00	$100,000.00
Capital Stock at end of year	100,000.00	100,000.00

FINANCIAL STATEMENT (DECEMBER 31, 1950)

ASSETS

Amortized book value of bonds, debentures and debenture stocks:		
Not in default	$ 87,586.00	$ 87,586.00
Book value of stocks		20,945.31
Interest:		
Accrued	$ 613.95	613.95
Agents' balances and premiums uncollected:		
Written on or after October 1, 1950	415.90	
Premiums due from reinsuring companies:		
Written prior to October 1, 1950	634.36	
Written on or after October 1, 1950	221.17	1,271.43
All other assets		16,015.55
Gross Assets		$126,432.24
Deduct assets not admitted		1,968.81
Total Admitted Assets		$124,463.43

LIABILITIES

Total provision for unpaid claims		$ 3,014.96
Total net reserve (Carried out at 80%)		19,513.44
Expenses due and accrued		1,555.63
Taxes due and accrued		892.23
Reinsurance premiums		104.48
All other liabilities		1,063.11
Total liabilities excluding Capital Stock		$ 26,143.85
Capital stock paid in cash	$100,000.00	
Capital Gain Surplus	833.51	
Deficit in Profit and Loss Account	*2,513.93*	
Excess of assets over liabilities (Surplus for protection of policyholders)		98,319.58
Total liabilities		124,463.43

PROFIT AND LOSS ACCOUNT

Net premiums written		$ 44,611.66
Reserve of unearned premiums (80%):—		
At end of year	$ 19,513.44	
Increase		19,513.44
Net premiums earned		25,098.22
Net claims incurred		$ 5,035.70
Net adjustment expenses incurred		416.25
Commissions		17,427.85
Taxes		1,312.23
Management fee		3,600.00
All other expenses		1,551.04
Total claims and expenses		$ 29,343.07
Underwriting loss		*$ 4,244.85*
Other revenue		4,533.24
		$ 288.39
Other expenditure		1,968.81
Net loss for the year		*1,680.42*

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Increase in paid-in Capital Stock	$100,000.00	$100,000.00
Net loss for the year	*1,680.42*	*1,680.42*
Surplus of assets over liabilities (Excluding capital stock from liabilities) at end of year		$ 98,319.58

EXHIBIT OF PREMIUMS IN FORCE IN CANADA

Automobile:	
Gross in force at end of 1949	$ .....
Taken in 1950 (New and renewed)	15,789.10
Ceased in 1950 (Including renewed)	.....
Gross in force at end of 1950	15,789.10
Reinsurance	.....
Net in force at end of 1950	15,789.10
Guarantee and Fidelity:	
Gross in force at end of 1949	$ .....
Taken in 1950 (new and renewed)	27,915.89
Ceased in 1950 (Including renewed)	.....
Gross in force at end of 1950	27,915.89
Reinsurance	906.67
Net in force at end of 1950	28,822.56

SASKATCHEWAN MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE: SASKATOON, SASKATCHEWAN

Incorporated, February 21st, 1908.

Commenced Business in Alberta, June 9th, 1927.

Licensed in the Provinces of Alberta, British Columbia, Manitoba and Saskatchewan.

Officers:

R. J. Harper, President ..... Leney, Saskatchewan
D. Maclean, Vice-President ..... Saskatoon, Saskatchewan
H. R. Earl, General Manager ..... Saskatoon, Saskatchewan
J. B. Hammill, Secretary and A/General Manager ..... Saskatoon, Saskatchewan

Directors:

R. J. Harper, D. Maclean, H. R. Earl, O. C. Lawson, J. H. Evans, E. Williamson, C. R. Wheaton, S. A. Gordon, E. R. Bell.

Auditors: G. G. Partick & Co., Chartered Accountants ..... Saskatoon, Saskatchewan

Reciprocal Deposit with the Province of Saskatchewan $425,000.00

FINANCIAL STATEMENT (DECEMBER 31, 1950)

ASSETS

Book value of real estate:—		
Office premises	$ 7,500.00	$ 7,500.00
Book value of bonds, debentures and debenture stocks:—		
Not in default	$ 1,576,868.12	$ 1,576,868.12
Cash on hand and in banks		131,604.69
Interest:—		
Accrued	$ 13,767.77	13,767.77
Agents balances and premiums uncollected:—		
Written prior to October 1, 1950	1,510.67	
Written on or after October 1, 1950	192,777.69	
Premiums due from reinsuring companies:—		
Written on or after October 1, 1950	12,153.55	206,441.91
Amount due from reinsurance on losses already paid		18,267.47
All other assets		134,148.49
Gross Assets		$ 2,088,598.45
Deduct assets not admitted		77,453.36
Total Admitted Assets		$ 2,011,145.09

LIABILITIES

Total provision for unpaid claims	$ 277,900.00
Adjustment expenses of said claims	26,778.00
Total net reserve (carried out at 80%)	763,835.94
Expenses due and accrued—Agents' Contingent Profit Commission Payable	7,000.00
Taxes due and accrued	28,180.93
Reinsurance premiums	23,315.01
Contingency reserves	80,000.00
All other liabilities	77.82
Total liabilities excluding Capital Stock	$ 1,207,087.70
Excess of assets over liabilities (surplus for protection of policyholders)	804,057.39
Total liabilities	$ 2,011,145.09

PROFIT AND LOSS ACCOUNT

Net Premiums written		$ 1,245,303.88
Reserve of unearned premiums (80%):		
At beginning of year	$666,187.68	
At end of year	763,835.94	
Increase		$ 97,648.26
Net premiums earned		$ 1,147,655.62
Net claims incurred		$ 628,835.52
Net adjustment expenses incurred		56,531.08
Commissions		318,821.85
Taxes		30,308.66
Salaries, fees and travelling expenses		93,518.94
All other expenses		45,206.18
Total Claims and Expenses		$ 1,173,222.23
Underwriting loss		*$ 25,566.61*
Other revenue		71,222.57
Other expenditure		8,527.30
Net Profit for the year		$ 37,128.66

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year		$ 778,952.07
Adjustment of Income Tax for 1947, 1948, and 1949	$ 17,976.66	
Net profit for the year	37,128.66	55,105.32
		$ 834,057.39
Reserve for Contingencies	$ 30,000.00	$ 30,000.00
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year		$ 804,057.39

EXHIBIT OF PREMIUMS IN FORCE IN CANADA

Fire:

Gross in force at end of 1949	$ 1,365,221.53
Taken in 1950 (new and renewed)	912,603.27
Ceased in 1950 (including renewed)	700,329.76
Gross in force at end of 1950	1,577,495.04
Reinsurance	435,514.02
Net in force at end of 1950	1,141,981.02

Automobile:

Gross in force at end of 1949	$ 552,477.32
Taken in 1950 (new and renewed)	755,995.90
Ceased in 1950 (new and renewed)	654,877.80
Gross in force at end of 1950	653,595,42
Reinsurance	7,732.76
Net in force at end of 1950	645,862.66

Accident—Personal:

Gross in force at end of 1949	$ 5,601.49
Taken in 1950 (new and renewed)	6,949.04
Ceased in 1950 (including renewed)	6,092.29
Gross in force at end of 1950	6,458.24
Reinsurance	.....
Net in force at end of 1950	6,458.24

Accident—Public Liability:

Gross in force at end of 1949	$ 954.65
Taken in 1950 (new and renewed)	544.20
Ceased in 1950 (including renewed)	612.40
Gross in force at end of 1950	886.45
Reinsurance	.....
Net in force at end of 1950	886.45

Personal Property:

Gross in force at end of 1949	$ 24,366.57
Taken in 1950 (new and renewed)	5,050.30
Ceased in 1950 (including renewed)	14,895.94
Gross in force at end of 1950	14,520.93
Reinsurance	.....
Net in force at end of 1950	14,520.93

Inland Transportation:

Gross in force at end of 1949	$ 33,663.37
Taken in 1950 (new and renewed)	23,977.52
Ceased in 1950 (including renewed)	14,047.19
Gross in force at end of 1950	43,593.70
Reinsurance	1,373.95
Net in force at end of 1950	42,219.75

Windstorm:

Gross in force at end of 1949	$ 7,307.26
Taken in 1950 (new and renewed)	3,462.75
Ceased in 1950 (including renewed)	2,332.29
Gross in force at end of 1950	8,437.72
Reinsurance	1,971.07
Net in force at end of 1950	6,466.65

Burglary:

Gross in force at end of 1949	$ 790.53
Taken in 1950 (new and renewed)	761.97
Ceased in 1950 (including renewed)	473.99
Gross in force at end of 1950	1,078.51
Reinsurance	.....
Net in force at end of 1950	1,078.51

THE PERTH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE: STRATFORD, ONTARIO

Incorporated, October 2nd, 1863.
Commenced Business in Alberta, January 12th, 1950.
Licensed in the Provinces of Alberta, British Columbia, Ontario and Quebec.

Officers:

H. W. Strudley, President ..... Stratford, Ontario
J. A. Makins, Vice-President ..... Stratford, Ontario
J. M. Macrae, Secretary ..... Stratford, Ontario
S. K. Ireland, General Manager ..... Stratford, Ontario

Directors:

H. W. Strudley, J. A. Makins, R. M. Trow, W. J. Anderson, C. D. Dingman, J. M. Riddell, H. G. Lee, H. W. Maxwell, Dr. David Smith.

Auditors:

Messrs. Monteith & Monteith ..... Stratford, Ontario

Deposit with the Government of the Province of Alberta $50,000.00

FINANCIAL STATEMENT (DECEMBER 31, 1950)

ASSETS

Book value of Real Estate		$ 175,086.41
Mortgage loans on real estate:		
First Liens	$ 2,000.00	2,000.00
Amortized book value of bonds, debentures and debenture stocks:		
Not in default	1,918,609.64	1,918,609.64
Book value of stocks		335,331.83
Cash on hand and in banks		146,971.46
Interest:		
Accrued	$ 18,661.87	
Rents:		
Accrued	110.00	18,771.87
Agents' balances and premiums uncollected:		
Written prior to October 1, 1950	$ 556.46	
Written on or after October, 1950	53,450.12	
Premiums due from reinsuring companies:		
Written prior to October 1, 1950	1,704.43	
Written on or after October, 1950	9,120.00	64,831.01
Amount due from reinsurance on losses already paid		15,685.72
All other Assets		5,406.21
Gross Assets		$ 2,682,694.15
Deduct Assets not admitted		7,667.10
Total Admitted Assets		$ 2,675,027.05

LIABILITIES

Total provision for unpaid claims	$ 50,183.97
Adjustment expenses of said claims	500.00
Total net reserve (carried out at 80%)	329,984.50
Expenses due and accrued (Permanent Reserve)	10,000.00
Taxes due and accrued	10,202.74
Return premiums and balances due agents	1,249.46
Investment reserves (Permanent Reserve)	150,000.00
Contingency reserves (Permanent Reserve)	60,000.00
Total liabilities excluding Capital Stock	$ 612,120.67
Excess of assets over liabilities (surplus for protection of policyholders)	2,062,906.38
Total Liabilities	$ 2,675,027.05

PROFIT AND LOSS ACCOUNT

Net premiums written		$ 439,517.82
Reserve of unearned premiums (80%):		
At beginning of year	$293,273.84	
At end of year	329,984.50	
Increase		36,710.66
Net premiums earned		$ 402,807.16
Net claims incurred		$ 219,015.10
Net adjustment expenses incurred		10,961.61
Commissions		115,692.65
Taxes		12,275.92
Salaries, fees and travelling expenses		63,274.24
All other expenses		26,756.56
Total claims and expenses		$ 447,976.08
Underwriting loss		*$ 45,168.92*
Other Revenue		79,545.98
		$ 34,377.06
Other Expenditure		3,549.35
Net profit for the year		$ 30,827.71

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year		$ 2,036,396.52
Net profit for the year brought down	$ 30,827.71	
		2,067,224.23
Deduct:		
Adjustment 1949 Dominion Income Tax	$ 45.82	
Doubtful Agts. Bals.	1,131.82	
Office Furniture and Fixtures	3,140.21	4,317.85
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year		$ 2,062,906.38

EXHIBIT OF PREMIUMS IN FORCE IN CANADA

FIRE:

Gross in force at end of 1949	$ 969,429.57
Taken in 1950 (new and renewed)	715,305.10
Ceased in 1950 (including renewed)	608,378.89
Gross in force at end of 1950	1,076,355.78
Reinsurance	313,881.56
Net in force at end of 1950	762,474,22

THE RETAIL LUMBERMEN'S MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE: 407 SCOTT BLOCK, WINNIPEG, MANITOBA

Incorporated, 1905.

Commenced Business in Alberta, January, 1916.

Licensed in the Provinces of Alberta, Saskatchewan, Manitoba and Ontario.

Officers:

J. B. Sinclair, President ..... Winnipeg, Manitoba
C. McDiarmid, Vice-President ..... Winnipeg, Manitoba
H. J. Craig, Secretary ..... Winnipeg, Manitoba
J. A. Godfrey, Treasurer ..... Winnipeg, Manitoba

Directors:

J. E. McFee, R. McIlrath, A. G. Molstad, B. R. Sine, J. L. Thompson, S. T. Wake.

Auditors: Thornton, Milne & Campbell, Chartered Accountants ..... Winnipeg, Manitoba

Deposit with the Government of the Province of Alberta $11,000.00

FINANCIAL STATEMENT (DECEMBER 31, 1950)

ASSETS

Amortized book value of bonds, debentures and debenture stocks: Not in default	$131,510.00	$131,510.00
Cash on hand and in banks		26,603.40
All other assets		12,994.62
Gross Assets		$171,108.02
Deduct assets not admitted		962.97
Total admitted Assets		$170,145.05

LIABILITIES

Total provision for unpaid claims		$ 2,141.24
Adjustment expenses of said claims		200.00
Present value of claims payable		125.77
Investment reserves		23,947.95
All other liabilities		88,693.06
Total liabilities excluding Capital Stock		$115,108.02
Reserve Fund	$17,000.00	
Surplus in Profit and Loss Account	38,037.03	
Excess of assets over liabilities (Surplus for Protection of Policyholders)		55,037.03
Total Liabilities		$170,145.05

PROFIT AND LOSS ACCOUNT

Net premiums written		$ 9,935.42
Net premiums earned		9,935.42
Net Claims incurred		$ 4,477.35
Net adjustment expenses incurred		307.38
Taxes		1,171.07
Salaries, fees and travelling expenses		417.15
Management fee		3,900.00
All other expenses		925.10
Total claims and expenses		$ 11,198.05
Underwriting loss		*1,262.63*
Other revenue:		
Interest earned: Cash and accruals	$ 4,162.48	
Reserve for fire losses—1949	4,610.61	8,773.09
Reserve for fire losses, December 31, 1950		$ 7,510.46

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year		$ 54,994.45
Add:		
Decrease in unadmitted ledger assets	$ 42.58	42.58
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year		$ 55,037.03

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT AS AT DECEMBER 31, 1950

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
The Acadia Fire Insurance Company	R. L. Fenerty	Calgary	Fire, including Explosion, Inland Transportation, Sprinkler Leakage, Weather and Falling Aircraft, Earthquake, Impact by Vehicles, Accident, Sickness, Public Liability, Employers' Liability, Automobile, Civil Commotion, Fidelity, Suretyship, Inland Marine, Personal Property, Plate Glass, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Aetna Casualty and Surety Company	R. L. Fenerty	Calgary	Aircraft, excluding insurance against loss of or damage to an Aircraft, Automobile, excluding insurance against loss of or damage to an automobile, Employers' Liability, Plate Glass, Public Liability, Guarantee, Theft, and Water Damage.
Aetna Insurance Company	H. B. Tunnicliffe	Calgary	Fire, including Smoke Damage; Automobile, excluding Public Liability; Earthquake, Explosion, Falling Aircraft, Hail, Inland Transportation, Impact by Vehicles, Marine, Personal Property, Real Property, Sprinkler Leakage, Water Damage, Weather.
Aetna Life Insurance Company	A. L. Smith	Calgary	Life, Accident, Sickness.
Affiliated Underwriters	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Riots; Limited or Inherent Explosion, Inland Transportation, Falling Aircraft, Sprinkler Leakage, Weather, and Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the exchange.
Aid Association for Lutherans	Rev. Arnold Guebert	Edmonton	Life, Disability and Sickness to the extent authorized by its Articles of Incorporation Constitution and Laws.
Alberta Fire and Accident Insurance Company Limited	James D. D. Spence	Calgary	Accident, Sickness.
Alberta General Insurance Company	John C. Black	Edmonton	Fire, additional Perils under supplementary contract, Use and occupancy, Rent, Profit, Weather, Sprinkler Leakage, Explosion, Falling Aircraft, Strike, Riots or Civil Commotion, Earthquake, Inland Marine, Inland Transportation.
Alliance Assurance Company Limited	H. Milton Martin	Edmonton	Fire, Explosion, Automobile, Inland Transportation, Personal Property, Plate Glass, Theft, Accident, Guarantee, Sprinkler Leakage, Windstorm and Limited Hail, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

The Alliance Insurance Company of Philadelphia	Joseph D. Craddock	Calgary	To allow its existing contracts to run to maturity, to collect premiums now due upon policies outstanding and to pay claims. This is a limited license and does NOT authorize the licensee to undertake or renew insurance contracts in the Province of Alberta. WITHDRAWN AS AT JUNE 30th, 1950.
Allstate Insurance Company	Sydney Wood	Edmonton	Automobile and Personal Accident.
American Alliance Insurance Company	J. O. Miller	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage, Automobile, excluding Public Liability; Earthquake, Explosion, Inland Marine, Marine, Hail, Personal Property, Inland Transportation, Sprinkler Leakage, Weather, Property Damage, limited to loss or damage to bridges; and, Falling Aircraft, Impact by Vehicles, Water Damage, Civil Commotion, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
American Automobile Insurance Company	Wm. H. Cameron	Medicine Hat	Accident and Automobile.
American Automobile Fire Insurance Company	Wm. H. Cameron	Medicine Hat	This is a limited license and does NOT authorize the licensee to undertake or renew insurance contracts in the Province of Alberta.
American Central Insurance Company	H. Milton Martin	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Explosion, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Limited or inherent Explosion, Impact by Vehicles, Water Damage, Riots, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
American Equitable Assurance Company of New York	W. L. Wilkin, Limited	Edmonton	Fire, Limited or Inherent Explosion, Sprinkler Leakage, and in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, and Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
American Exchange Underwriters	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Inland Transportation, Sprinkler Leakage and Falling Aircraft, Weather, Limited or Inherent Explosion, Civil Commotion, Riots, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the exchange.
American Home Fire Assurance Company	Thos. J. Ranaghan	Calgary	Limited license only to collect premiums and pay claims.
The American Insurance Company	Robert H. Driscoll	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Explosion, Civil Commotion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
American Union Insurance Company of New York	W. A. White	Edmonton	Fire, and in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Limited Hail, Water Damage, and Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1950—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Ancient Order of United Workmen of the Canadian North-West	A. V. Evans	Calgary	Fraternal Life.
Anglo-Scottish Insurance Co. Ltd.	Neil B. Crowe	Calgary	Fire, Automobile, Limited or Inherent Explosion, Guarantee, Liability, Inland Marine, Plate Glass, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Inland Transportation, Impact by Vehicles, Water Damage, Strikes, Riots, Steam Boiler, Marine, Liability, Live Stock, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Arex Indemnity Company	Roger W. Roscoe	Edmonton	Employers' Liability, Public Liability, Workmen's Compensation, Theft, Automobile and Property Damage.
Associated Canadian Travellers	R. D. Buchan	Calgary	Life and Personal Accident, to the extent authorized by its Act of Incorporation, constitution and Laws.
Atlas Assurance Company Limited	E. S. Buchan	Calgary	Fire, Accident, Automobile, Explosion, Inland Transportation, Plate Glass, Property Damage, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Automobile Insurance Company of Hartford, Conn.	S. Bruce Dodds	Edmonton	Inland Marine, Inland Transportation, License endorsed to include Automobile Insurance excluding insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof.
Aviation & General Insurance Company Limited	Herbert J. Busby	Calgary	Accident; Aircraft, Employers' Liability; Public Liability.
Baloise Fire Insurance Company Ltd.	George D. Gould	Calgary	Fire, and Falling Aircraft, Windstorm and Limited Hail, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the Company.
Beaver Fire Insurance Company	Cyril F. Denbigh	Calgary	Fire, including Use and Occupancy, Rents and Profits, Sprinkler Leakage, Weather and Falling Aircraft, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the Company.
The Bee Fire Insurance Company of Paris, France	Benton Mackid	Calgary	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles Limited to the insurance of the same property as is insured under a policy of fire insurance of the Company.

Bee Hall Insurance Company	Benton Mackid	Calgary	Hail.
Boiler Inspection & Insurance Company of Canada	G. P. Powles	Calgary	Boiler and Machinery.
Boston Insurance Company	J. H. Goodwin	Calgary	Fire, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Limited or Inherent Explosion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company. License amended to include Aircraft Insurance excluding insurance against liability for loss or damage to persons or property caused by an aircraft or the use or operation thereof.
British America Assurance Company	T. S. Magee	Edmonton	Fire, including Use and Occupancy, Rents, Profits, Accident, Automobile, Aircraft, Explosion, Civil Commotion, Guarantee, Inland Marine, Inland Transportation, Marine, Property Damage, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, Employers' Liability, Public Liability, Workmen's Compensation, and Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British Aviation Insurance Company Ltd.	John D. Mason	Calgary	Aircraft, Falling Aircraft, Inland Transportation, Personal Accident.
British Canadian Insurance Company	Benton Mackid	Calgary	Fire, including Use and Occupancy, Rents, Profits, Accident, Automobile, Boiler and Machinery, Explosion, Civil Commotion, Guarantee, Inland Marine, Inland Transportation, Employers' Liability, Public Liability, Workmen's Compensation, Marine, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, Falling Aircraft, Earthquake, Impact by Vehicles. Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British and Canadian Underwriters of the Norwich Union Fire Insurance Society Limited	Andrew M. Young	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Explosion, Property Damage, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The British Crown Assurance Corporation Ltd.	Roland S. Dant	Calgary	Fire, limited or Inherent Explosion, Sprinkler Leakage, Weather and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The British Empire Assurance Company	Sydie, Sutherland & Driscoll Ltd.	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Accident, Automobile, Explosion, Guarantee, Inland Marine, Inland Transportation, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1950—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
The British and European Insurance Company Limited	Norman A. Black	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The British General Insurance Company Limited	James A. MacKinnon	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage, Automobile, Personal Property, and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Property Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The British Law Insurance Company Limited of London	W. Craig Montgomerie	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, Limited or Inherent Explosion, Inland Marine, Inland Transportation, Riot, Sprinkler Leakage, Weather and Falling Aircraft, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The British Northwestern Fire Insurance Company	Roland S. Dant	Calgary	Fire, Accident, Limited or Inherent Explosion, Inland Transportation, Employers' Liability, Plate Glass, Personal Property, Sickness, Sprinkler Leakage, Theft, Weather and Falling Aricraft, Earthquake, Civil Commotion, Impact by Vehicles, Malicious Damage, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British Traders Insurance Company Ltd.	Cyril F. Denbigh	Calgary	Fire, including Use and Occupancy, Rents, Profits, Automobile, Explosion, Property Damage, Sprinkler Leakage, Weather, Inland Marine, Ocean Marine, Inland Transportation, and Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Caledonian-American Insurance Company	David E. Clarke	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage, Personal Property, Floater Insurance, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Water Damage, Property Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Caledonian Insurance Company	Hugh Melvin	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, Personal Floater Insurance, Personal Property, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, Property Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

California Insurance Company	Roy L. Manning	Calgary	This is a limited license and does NOT authorize the licensee to undertake or renew insurance contracts in the Province of Alberta. To allow existing contracts to run to maturity to collect premiums now due upon policies outstanding and to pay claims.
Calvert Fire Insurance Company	C. W. Adams	Calgary	Automobile, excluding insurance against liability for loss or damage to persons or property caused by an automobile or the use or operation thereof.
The Camden Fire Insurance Association	Marshall L. Charter	Edmonton	Fire, Automobile, excluding Public Liability and Property Damage, Limited or Inherent Explosion, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Canada Accident & Fire Assurance Company	W. H. Skinner	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Boiler and Machinery, limited or Inherent Explosion, Employers' Liability, Personal Property, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Water Damage, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles. Riot, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canada Health & Accident Assurance Corporation	Earl E. Putman	Edmonton	Personal Accident Insurance and Sickness Insurance.
The Canada Life Assurance Company	John W. Winn	Edmonton	Life.
Canada Security Assurance Company	Andrew M. Young	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Limited or Inherent Explosion, Guarantee, Inland Transportation, Liability, Personal Property, Property Damage, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canada West Insurance Company	John C. Landeryou	Edmonton	Automobile, Inland Transportation, Inland Marine.
The Canadian Fire Insurance Company	James M. Dowler	Calgary	Fire, Automobile, Earthquake, Explosion, Forgery, including Fraud, Guarantee, Inland Transportation, Liability, Live Stock, Personal Property, Plate Glass, Real Property, Sprinkler Leakage, Theft, Water Damage, Weather, and Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canada General Insurance Company	S. G. J. Robbins	Calgary	Fire, including Use and Occupancy, Rents, Profits, Accident, Automobile, Explosion, Civil Commotion, Forgery, Guarantee, Inland Marine, Inland Transportation, Liability, Public Liability, Live Stock, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Fidelity, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1950—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Canadian Home Assurance Company	Thomas J. Ranaghan	Calgary	Fire, including Additional Perils, Supplemental Contract, Automobile, Employers' Liability, Public Liability, Plate Glass.
The Canadian Indemnity Company	James M. Dowler	Calgary	Fire, Accident, Automobile, Civil Commotion, Earthquake, Limited or Inherent Explosion, Forgery, including Fraud; Guarantee, Inland Marine, Inland Transportation, Liability, Personal Property, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Water Damage, Weather, and Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Canadian Mercantile Insurance Company	Edward B. Smith	Edmonton	Fire, Aircraft, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Forgery, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Fidelity, Live Stock, Personal Property, Plate Glass, Real Property, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian National Railway Employees' Medical Aid Society of Saskatchewan	C. B. Hunter	Edmonton	Sickness and Hospital Benefits.
Canadian Order of Foresters	Edward Brice	Edmonton	Life, and Sickness and Funeral Benefits.
Canadian Reciprocal Underwriters	Supt. of Insurance	Edmonton	Fire, Weather, Explosion, Riot, Impact by Vehicles, or Aircraft, Smoke Damage, Sprinkler Leakage.
The Canadian Surety Company	Marshall L. Charter	Edmonton	Fire, Automobile, Aircraft, Limited or Inherent Explosion, Forgery, Guarantee, Inland Transportation, Personal Property, Fidelity, Plate Glass, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, Insurance Against Loss of or damage to property caused by horses or cattle, Tornado, Accident and Sickness, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canners Exchange Subscribers at Warner Inter-Insurance Bureau	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, Rents, and Rental Value, and Smoke Damage; and, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Weather, Riots, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of Exchange.
Car & General Insurance Corporation Limited	W. F. Solomon	Calgary	Fire, Accident, Automobile, and, in addition thereto Falling Aircraft, Limited Hail, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Windstorm, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

The Casualty Company of Canada	James T. Berry	Calgary	Fire, Accident, Automobile, Guarantee, Liability, Plate Glass, Sickness, Theft, and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Central Canadian Underwriters' Agency of the Toronto General Insurance Company	Gordon E. Smeltzer	Edmonton	Fire, including Use and Occupancy, Rents, Profits, Accident, Automobile, Explosion, Civil Commotion, Forgery, Guarantee, Inland Marine, Inland Transportation, Liability, Public Liability, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, Fidelity, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Central Insurance Company Limited	John E. Mason	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage, Automobile, Explosion, Civil Commotion, Sprinkler Leakage, Weather, and Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Central Manufacturers' Mutual Insurance Company	John B. Gillies	Edmonton	Fire, Inland Transportation, and, Falling Aircraft, Weather, Limited or Inherent Explosion, Civil Commotion,, Sprinkler Leakage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Central Union Insurance Company	W. A. White	Edmonton	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, and Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Century Insurance Company Limited	Neil B. Crowe	Calgary	Fire, Aircraft, Automobile, Limited or Inherent Explosion, Guarantee, Liability, Inland Marine, Inland Transportation, Plate Glass, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, Strikes, Use and Occupancy, Riots, Steam Boiler, Marine, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Citizens Insurance Company of New Jersey	S. G. J. Robbins	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage, Hail, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Windstorm, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Commercial Casualty Insurance Company	W. H. McLaws, K.C.	Calgary	Accident, to the extent permitted by Company's Certificate of Incorporation, Automobile, excluding loss or damage by fire, Guarantee, Plate Glass, Sickness, Theft.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1950—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
The Commercial Life Assurance Company of Canada	W. E. Smith	Edmonton	Life.
Commercial Union Assurance Company Ltd.	C. H. Chapman	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Limited or Inherent Explosion, Automobile, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Water Damage, and, Falling Aircraft, Earthquake, Weather, Civil Commotion, Riots, Personal Liability, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Commonwealth Insurance Company	E. S. Buchan	Calgary	Fire, Personal Property, Public Liabiilty, and in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Limited Hail, Limited or Inherent Explosion, Sprinkler Leakage, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Confederation Life Association	Harold K. Campbell	Calgary	Life, Accident, Sickness.
The Connecticut Fire Insurance Company	H. B. Macdonald	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage, Earthquake, Explosion, Hail (License extended May 8, 1950), Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and Property Damage, limited to Falling Aircraft, Strikes, Riot or Civil Commotion, and Impact by Vehicle.
Connecticut General Life Insurance Company	S. B. Smith	Edmonton	Life.
Consolidated Fire and Casualty Insurance Company	James Kellas	Edmonton	Fire, Automobile, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Theft, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Continental Assurance Company	G. F. Hirst	Calgary	Life, Accident and Sickness.
Continental Casualty Company	R. E. Erb	Calgary	Accident and Sickness, Automobile, excluding loss or damage by fire or theft, Plate Glass, Theft, Liability.
The Continental Insurance Company	J. B. McAra	Calgary	Fire, including Use and Occupancy, Rents, Profits, Aircraft, excluding insurance against Liability for loss or damage to persons, or property; Automobile including Public Liability, Earthquake, Explosion, Hail, Inland Transportation, Marine, Property Damage, limited to loss or damage to buildings and property caused by motor vehicles; Personal Property, Sprinkler Leakage, Weather, Aircraft, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

The Continental Life Insurance Company	S. B. Simmonds	Edmonton	Life.
The Contingency Insurance Company Limited	C. H. Chapman	Edmonton	Fire, Automobile, Inland Transportation, Personal Property, Public Liability, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Co-operative Life Insurance Company	C. C. Gant	Edmonton	Life.
Cornhill Insurance Company Limited of London	G. E. H. Smith	Edmonton	Fire, Automobile, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Weather ,and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Crown Life Insurance Company	F. W. Snell	Calgary	Life, Personal Accident, Sickness Insurance.
Cuna Mutual Insurance Society	James Robertson	Edmonton	Life.
Delaware Underwriters Agency of the Westchester Fire Insurance Company	Gordon Smeltzer	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Earthquake, Explosion, Inland Marine, Inland Transportation, Falling Aircraft, Sprinkler Leakage, Weather, and Property Damage, limited to Strikes, Riot or Civil Commotion, and, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Dominion of Canada General Insurance Company	J. T. Berry	Calgary	Life, Fire, Accident, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Liability, Plate Glass, Sickness, Sprinkler Leakage, Theft, and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Dominion Fire Insurance Company	G. E. H. Smith	Edmonton	Fire, Automobile, Plate Glass, Public Liability, Employers' Liability, Guarantee, Theft, and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Dominion General Benefit Association	Fred L. Shouldice	Calgary	Personal Accident, Sickness, to the extent authorized by its Act of Incorporation and By-laws.
The Dominion Life Assurance Company	J. A. Mather	Calgary	Life.
The Eagle Fire Company of New York	Andrew M. Young	Calgary	Fire, Automobile, excluding Public Liability, and Property Damage; Inland Transportation and Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Windstorm and Limited Hail, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1950—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Eagle Star Insurance Company Limited	Roland S. Dant	Calgary	Fire, Limited or Inherent Explosion, Inland Marine, Inland Transportation, Ocean Marine, Personal Property, Plate Glass, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Malicious Damage, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The T. Eaton Life Assurance Company	John H. Wildman	Edmonton	Life.
The Economical Mutual Fire Insurance Co.	H. R. Harris	Edmonton	Accident, Sickness, Automobile, Employers' Liability, Public Liability.
The Employers' Liability Assurance Corporation Ltd.	James Purdy	Calgary	Fire, including Smoke Damage; Accident, Automobile, Riot, Impact by Vehicles, Falling Aircraft, Boiler and Machinery, Forgery, Guarantee, Inland Transportation, Liability, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather.
Ensign Insurance Company	G. E. H. Smith	Edmonton	Fire, Sprinkler Leakage, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Equitable Fire and Marine Insurance Company	G. P. Powles	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Earthquake, Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Hail, Weather, and Property Damage, limited to Falling Aircraft, Strikes, Riot or Civil Commotion, and Impact by Vehicles.
The Eureka-Security Fire & Marine Insurance Co.	Gordon E. Smeltzer	Edmonton	Fire, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Excelsior Life Insurance Company	Charles L. Barker	Edmonton	Life.
Excess Insurance Company Limited	A. N. Hutchinson	Calgary	Fire, Earthquake, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, and, Falling Aircraft, Impact by Vehicles, Windstorm, Limited Hail, and Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Federal Fire Insurance Company of Canada	A. N. Hutchinson	Calgary	Fire, Automobile, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Personal Property, Plate Glass, Theft, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Federal Insurance Company	R. S. McLean	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage, Sprinkler Leakage, Weather, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Accident, Malicious Damage, Impact by Vehicles, Automobile (including Public Liability), Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Federated Mutual Implement and Hardware Insurance Company	Allison Webster	Edmonton	Fire, including Smoke Damage; Automobile, limited to loss of or damage to an automobile by fire or theft; Falling Aircraft, Inland Transportation, Personal Property, Property Damage, limited to loss and damage by automobiles or other motor vehicles; Sprinkler Leakage, Weather, and Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, Personal Accident and Sickness, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Federation Insurance Company of Canada	A. N. Hutchinson	Calgary	Fire, and in addition thereto, Civil Commotion, Earthquake, Limited or Inherent Explosion, Falling Aircraft, Impact by Vehicles, Inland Transportation, Accident, Theft, Plate Glass, Guarantee, Sprinkler Leakage, Weather, Water Damage, Personal Property, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Fidelity Insurance Company of Canada	Clarence E. Tait	Calgary	Accident, Automobile, Forgery, Guarantee, Liability, Personal Property, Plate Glass, Sickness, Theft.
Fidelity Life Assurance Company	J. F. Lymburn	Edmonton	Life.
The Fidelity & Casualty Company of New York	George L. Peet	Calgary	Accident, Aircraft, excluding loss or damage to an Aircraft by fire or transportation, Automobile, excluding loss or damage by fire; Boiler and Machinery, Guarantee, Plate Glass, Sickness, Theft, Employers' Liability, Workemen's Compensation.
Fidelity-Phenix Fire Insurance Company of New York.	John B. McAra	Calgary	Fire, including Use and Occupancy, Rents, Profits; Automobile, including Public Liability, Aircraft, Earthquake, Explosion, Inland Transportation, Personal Property, Property Damage, limited to loss or damage to buildings and property caused by motor vehicles, Sprinkler Leakage, Weather, Hail, Real Property, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Fire Association of Philadelphia	G. P. Powles	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Explosion, Civil Commotion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Fire Insurance Company of Canada	A. N. Hutchinson	Calgary	Fire, Limited or Inherent Explosion, Sprinkler Leakage and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1950—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Fireman's Fund Insurance Company	Johnstone A. Weber	Edmonton	Fire, including Use and Occupancy, Rents, Profits, Earthquake, Explosion, Inland Marine, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and Falling Aircraft, Property Damage, Impact by Vehicles, Water Damage, Personal Property Floaters, Riots, Malicious Damage, Automobile, Guarantee, Plate Glass, Burglary, Steam Boiler, Public Liability, Livestock, Workmen's Compensation, Employers' Liability, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Firemen's Insurance Company of Newark, N.J.	G. E. H. Smith	Edmonton	Fire, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Fireproof Sprinklered Underwriters	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, Rents, Profits, Falling Aircraft, Sprinkler Leakage, Weather, and, Civil Commotion, Inland Transportation, Riot, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the Exchange.
First National Insurance Company of America	Roy. W. Henry	Edmonton	Fire, Automobile, excluding Public Liability, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
General Accident Assurance Company of Canada	R. C. Borland	Calgary	Fire, Accident, Automobile, Boiler and Machinery, Earthquake, Explosion, Falling Aircraft, Forgery, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Weather, and, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
General Accident Fire & Life Assurance Corporation Limited	R. C. Borland	Calgary	Fire, Accident, Automobile, Earthquake, Explosion, Falling Aircraft, Inland Transportation, Marine, Liability, Personal Property, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Weather, and, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

General Casualty Company of America	Roy W. Henry	Edmonton	Aircraft, excluding loss of, or damage, to an aircraft, Automobile, excluding loss or Damage by fire, Accident, Fidelity, Forgery, Plate Glass, Theft, Public Liability, Employers' Liability.
General Exchange Insurance Corporation	M. H. Chapman	Calgary	Automobile, excluding Public Liability.
General Insurance Company of America	Roy W. Henry	Edmonton	Fire, Automobile, excluding Public Liability, and Property Damage, Explosion, Inland Transportation, Property Damage, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
General Security Insurance Company of Canada	A. Wynne Evans	Edmonton	Fire, Accident, Aircraft, Limited or Inherent Explosion, Guarantee, Inland Transportation, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather and. Falling Aircraft, Automobile, Real Property, Boiler and Machinery, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Girard Fire & Marine Insurance Company	G. E. H. Smith	Edmonton	Fire, Weather, and, Falling Aircraft, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Glens Falls Insurance Company	J. O. Miller	Calgary	Fire, including Smoke Damage, Automobile, excluding Public Liability; Explosion, Civil Commotion, Inland Transportation, Inland Marine, Ocean Marine, Sprinkler Leakage, Weather and Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Globe Indemnity Company of Canada	John D. Mason	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage, Accident, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Forgery, Guarantee, Fidelity, Inland Marine, Inland Transportation, Liability, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Gore District Mutual Fire Insurance Company	James Kellas	Edmonton	Fire, Aircraft, Automibile, Boiler and Machinery, Credit, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Livestock, Plate Glass, Personal Property, Real Property, Theft, Weather, and, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Malicious Damage, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1950—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Grain Insurance & Guarantee Company	C. W. Clement	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and, Smoke Damage, Guarantee, Theft, and, Falling Aircraft, Sprinkler Leakage, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Grand Orange Lodge of British America	Robert J. Edgar	Calgary	Life and Sickness, to the extent authorized by its Act of Incorporation, constitution and laws.
Granite State Fire Insurance Company	E. B. Allsopp	Edmonton	Fire, Limited or Inherent Explosion; Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Great American Indemnity Company	James O. Miller	Calgary	Accident, Automobile, excluding loss or damage to an automobile by fire or transportation; Aircraft, excluding loss or damage to an aircraft, fire or transportation; Guarantee, Plate Glass, Sickness, Theft, Employers' Liability, Public Liability.
Great American Insurance Company	George P. Powles	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, excluding Public Liability; Aircraft, excluding loss or damage to persons or property caused by an aircraft; Earthquake, Explosion, Civil Commotion, Hail, Inland Marine, Marine, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and, Property Damage, limited to loss or damage to bridges; and, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Great-West Life Assurance Company	Jas. Carver, Jr.	Calgary	Life, Accident, Sickness.
Guarantee Company of North America	F. W. Mapson	Calgary	Forgery, Guarantee, Insurance against loss through Fraud, Inland Transportation, Personal Property, excluding loss or damage by Fire; Theft.
Guardian Assurance Company Ltd. (London, Eng.)	W. H. Skinner	Calgary	Fire, including Use and Occupancy, Rents, Profits; Falling Aircraft, Explosion, Personal Property, Sprinkler Leakage, Weather, and, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Guardian Insurance Company of Canada	W. H. Skinner	Calgary	Fire, including Use and Occupancy, Rents, Profits; Accident, Falling Aircraft, Automobile, Boiler and Machinery, Earthquake, Explosion, Forgery, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Water Damage, Weather.

Guildhall Insurance Company Ltd.	C. L. Jacques	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Limited or Inherent Explosion, Inland Marine, Inland Transportation, Property Liability, Sickness, Sprinkler Leakage, Theft, Weather, and Property Damage, limited to Riot and Impact by Aircraft or Vehicles, Riots, Falling Aircraft, Impact by vehicles.
The Halifax Insurance Company	Edward A. Cote	Edmonton	Fire, including Smoke Damage, Accident, and Sickness, Automobile, Aircraft, Earthquake, Explosion, Falling Aircraft, Forgery, Guarantee, Hail, Inland Transportation, Live Stock, Personal Property, Plate Glass, Property, Sprinkler Leakage, Theft, Weather.
The Hanover Fire Insurance Company	S. Bruce Dodds	Edmonton	Fire, limited or Inherent Explosion, Sprinkler Leakage, Weather, and, in addition thereto, Civil Commotion, Falling Aircraft, and Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Hartford Fire Insurance Company	Lloyd H. Fenerty, K.C.	Calgary	Fire, including Use and Occupancy, Rents, Profits; Automobile, excluding Public Liability; Aircraft, excluding loss by reason of bodily injury to the person; Earthquake, Explosion, Inland Marine, Inland Transportation, Personal Property, Property Damage, Sprinkler Leakage, Weather.
Hartford Accident & Indemnity Company	Lloyd H. Fenerty, K.C.	Calgary	Aircraft, excluding loss of or damage to an aircraft, Automobile, excluding loss of or damage to an automobile by fire, Guarantee, Liability, Plate Glass, Theft, Accident Insurance.
Hartford Live Stock Insurance Company	Lloyd H. Fenerty, K.C.	Calgary	Live Stock.
Helvetia Swiss Fire Insurance Company Limited	Jas. Kellas	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Inland Marine, and, Limited or Inherent Explosion, Sprinkler Leakage, Limited Hail, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Home Insurance Company	Orley D. Louden	Calgary	Fire, Automobile, excuding Public Liability, Earthquake, Explosion, Falling Aircraft, Hail, Personal Property, Inland Transportation, Water Damage, Property Damage, limited to insurance against direct loss or damage to property by automobiles or other motor vehicles; Sprinkler Leakage, Weather, Inland Marine, Real Property, to the extent authorized by the insurance Laws of State of New York, and, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Hudson Bay Insurance Company	John D. Mason	Calgary	Fire, Including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Guarantee, Suretyship, Liability, Inland Marine, Inland Transportation, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Explosion, Forgery, Real Property, Windstorm, Limited Hail, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1950—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
The Imperial Guarantee & Accident Insurance Company of Canada	Charles E. McManus	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Accident, Automobile, Explosion, Guarantee, Inland Marine, Inland Transportation, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Imperial Insurance Office	Donald J. Holland	Edmonton	Fire, Accident, Aircraft, Automobile, Limited or Inherent Explosion, Guarantee, Employers' Liability, Public Liability, Workmen's Compensation, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Imperial Life Assurance Company of Canada	W. D. Mair	Calgary	Life, Personal Accident and Sickness.
Indemnity Insurance Company of North America	Joseph D. Craddock	Calgary	Accident, Automobile, excluding loss or damage by fire, Theft, Plate Glass, Sickness, Liability, Guarantee, Forgery.
Indemnity Marine Assurance Company Limited	H. J. Busby	Calgary	Inland Marine, Inland Transportation.
Independent Mutual Benefit Federation	Steve Frank	Lethbridge	Sick and Funeral Benefits.
Independent Order of Foresters	Leonard Sperrings	Edmonton	Life, Personal Accident, and Sickness, to the extent authorized by the Society's Act of Incorporation, Constitution and Laws.
Independent Order of Oddfellows, Manchester Unity	Chas. A. Potter	Edmonton	Sickness and Funeral Benefits only.
Individual Underwriters	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Riot, Falling Aircraft, Inland Transportation, Sprinkler Leakage, Weather, and, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the exchange.
Insurance Company of North America	Joseph D. Craddock	Calgary	Fire, Falling Aircraft, Aircraft, excluding loss or damage to persons caused by an aircraft; Automobile, excluding Public Liability; Earthquake, Explosion, Civil Commotion, Hail, Inland Transportation, Marine, Personal Property, Real Property, Sprinkler Leakage, Weather, and, Impact by Vehicles, Live Stock, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
John Hancock Mutual Life Assurance Company	S. Bruce Smith	Edmonton	Life, Personal Accident, Sickness.
Knights of Columbus	James E. Enright	Edmonton	Life, to the extent authorized by its Act of Incorporation, constitution and laws.

The Law and Rock Insurance Company Limited	E. S. Buchan	Calgary	Fire, including Smoke Damage; Accident, Falling Aircraft, Automobile, Earthquake, Limited or Inherent Explosion, Guarantee, Liability, Marine, Inland Transportation, Property Damage, Impact by Vehicles, Water Damage, Civil Commotion, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, Limited Hail.
The Legal and General Assurance Society Limited	G. Percival Powles	Calgary	Fire, Automobile, Limited or Inherent Explosion, Inland Transportation, Plate Glass, Property Damage, Sprinkler Leakage, Theft, Weather, Ocean Marine.
Liberty Mutual Fire Insurance Company	F. A. Elliott	Calgary	Fire, Automobile, including Public Liability, and Property Damage; Accident, Plate Glass, Theft, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Windstorm and Limited Hail, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, Marine, inland Marine, inland Transportation, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Liberty Mutual Insurance Company	F. A. Elliott	Calgary	Accident, Sickness, Automobile, including loss of or damage to an automobile, Plate Glass; Forgery, Fidelity, Theft, Property Liability, Public Liability, Employers' Liability.
The Licenses and General Insurance Company Limited.	W. F. Solomon	Calgary	Fire, Automobile, Inland Transportation, Personal Property, Real Property, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Limited Hail, Limited or Inherent Explosion, Impact by Vehicles, Sprinkler Leakage, Water Damage, and Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Life Insurance Company of Alberta	Robert M. Marven	Edmonton	Life.
The Liverpool & London & Globe Insurance Co. Ltd.	John D. Mason	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Boiler and Machinery, Earthquake, Explosion, Civil Commotion, Forgery, Guarantee, Fidelity, Inland Marine, Inland Transportation, Liability, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Liverpool-Manitoba Assurance Company	John D. Mason	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, Boiler, Earthquake, Forgery, Inland Marine, Inland Transportation, Plate Glass, Sickness, Theft, Accident, Guarantee, Explosion, Civil Commotion, Sprinkler Leakage, Weather, and, Falling Aircraft, Liability, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Local Government Guarantee Society Ltd.	A. W. Evans	Edmonton	Fire, Limited or inherent Explosion, Sprinkler Leakage, and, Falling Aircraft, Earthquake, Weather, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1950—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
The London Assurance Company	W. Craig Montgomerie	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Inland Marine, Inland Transportation, Riot, Property Liability, Sickness, Sprinkler Leakage, Theft, Weather and Falling Aircraft, Limited or Inherent Explosion, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
London-Canada Insurance Company	Lloyd H. Fenerty, K.C.	Calgary	Fire, including Use and Occupancy, Rents, Profits, Automobile, Limited or Inherent Explosion, Sprinkler Leakage, Windstorm, Personal Property, and, Falling Aircraft, Inland Transportation, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
London Guarantee & Accident Company Limited	Mackid Agencies Ltd.	Calgary	Fire, Accident, Aircraft, excluding loss of or damage to an aircraft; Automobile, Boiler and Machinery, Limited or Inherent Explosion, Inland Transportation, Plate Glass, Personal Property, Property Damage, Employers' Liability, Sickness, Sprinkler Leakage, Theft, Weather, and, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company. Falling Aircraft, Suretyship, Inland Marine.
London Life Insurance Company	L. A. Nichols	Edmonton	Life, Accident, Sickness.
London & County Insurance Company Limited	D. J. Holland	Edmonton	Fire, Automobile, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The London & Edinburgh Insurance Company Ltd.	A. N. Hutchinson	Calgary	Automobile.
The London & Lancashire Insurance Co. Ltd.	George A. Potter	Calgary	Fire, including Use and Occupancy, Rents, Profits; Automobile, Earthquake, Explosion, Civil Commotion, Falling Aircraft, Inland Marine, Marine, Property Damage, Sprinkler Leakage, Weather, Riots.
The London & Lancashire Guarantee & Accident Co. of Canada	George A. Potter	Calgary	Fire, including Use and Occupancy, Rents, Profits; Accident, Automobile, Earthquake, Limited or Inherent Explosion, Guarantee, Liability, Plate Glass, Sickness, Property Damage, Sprinkler Leakage, Weather, Theft, Marine, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, Riots, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

The London & Provincial Marine & General Insurance Company Ltd.	James O. Miller	Calgary	Fire, including Use and Occupancy, Rents and Profits, Weather, Automobile, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, and Malicious Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
London & Scottish Assurance Corporation Ltd.	Robert Steele	Edmonton	Fire, Automobile, Limited or Inherent Explosion, Liability, Personal Property, Property Damage, Plate Glass, Sprinkler Leakage, Theft, Weather, Inland Marine.
Lumbermen's Mutual Casualty Company	John B. Gillies	Edmonton	Accident, Automobile, including loss or damage by Fire and Theft; Boiler and Machinery, Sickness, Plate Glass, Theft, Employers' Liability, Public Liability, Workmen's Compensation, Guarantee.
Lumbermen's Underwriting Alliance	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage, Inland Marine, Weather, and, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Riots, limited to the insurance of the same property as is insured under a policy of fire insurance of the exchange.
Lutheran Brotherhood	Theodore W. Maakestad	Edmonton	Life and Disability, to the extent authorized by its Articles of Incorporation, Constitution and Laws.
The Maccabees	Robert O. Howell	Calgary	Life, Disability and Sickness, to the extent authorized by its Articles of Association, constitution and Laws.
Manufacturers Life Insurance Company	Sheldon Buckles	Calgary	Life.
Manufacturers Mutual Fire Insurance Co.	Harold J. McEwen	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Riots, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Maryland Casualty Company	James O. Miller	Calgary	Accident Insurance, Aircraft Insurance, excluding insurance against loss of or damage to an aircraft, Automobile, Boiler, Flywheel, Forgery, Guarantee, Plate Glass, Sickness, Sprinkler Leakage, Theft, Insurance against Damage to property and liability for damage to property or person of others caused by the breakdown of any Electrical Machinery, and insurance against all direct loss or damage caused solely by the Accidental Discharge, Leakage or overflow of water or steam (Water Damage).
Mercantile Insurance Company	George A. Potter	Calgary	Fire, including Use and Occupancy, Rents, Profits; Earthquake, Weather, Limited or Inherent Explosion, Sprinkler Leakage, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, Riots, Property Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Merchants & Manufacturers Insurance Co. of New York	J. D. Clay	Calgary	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1950—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Merchants & Traders Assurance Co.	James O. Miller	Calgary	Fire, including Additional Perils, Supplemental Contract; Automobile, Burglary, Fidelity, Guarantee, Inland Marine, Inland Transportation, Liability, Live Stock, Plate Glass, Sprinkler Leakage, Weather.
The Merchants Marine Insurance Company Limited	James Purdy	Calgary	Fire, including Smoke Damage, Automobile, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and Falling Aircraft, Riot, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Mercury Insurance Company	John L. Tremlett	Calgary	Fire, Automobile, Earthquake, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Metropolitan Casualty Insurance Company of New York	John C. Hoy	Calgary	Accident, Automobile, excluding loss or damage by fire and transportation; Forgery, Guarantee, Plate Glass, Sickness, Theft, Fidelity.
Metropolitan Inter-Insurers	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, Rents, Profits, Riot, Falling Aircraft, Inland Transportation, Sprinkler Leakage, Weather, and, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the exchange.
Metropolitan Life Insurance Company	Theodore N. Morphy	Calgary	Life, Accident, Sickness.
Michigan Fire & Marine Insurance Co.	Ralph K. MacKay	Calgary	Fire, Explosion, Inland Transportation, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Windstorm, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Mill Owners Mutual Fire Insurance Co.	W. R. Bradley	Calgary	Fire, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Water Damage, Insurance against loss or damage by Railroad Engines, Freight Cars, Passenger Cars, Automobiles, Motor Cycles, and Trucks, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Milwaukee Insurance Company of Milwaukee, Wisconsin	W. H. McLaws, K.C.	Calgary	Fire, Automobile, excluding Public Liability, Civil Commotion, Inland Transportation, Personal Property, Real Property, Weather, and, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Sprinkler Leakage, Impact by Vehicles, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Modern Woodmen of America	Alex G. Stuart	Calgary	Life and Insurance against Disability arising from old age or injury to the person by Accident, to the extent authorized by its Articles of Association, Constitution and Laws.

The Monarch Life Assurance Company	A. J. Bures	Calgary	Life.
Montreal Life Insurance Company	G. H. Steer, K.C.	Edmonton	Life.
Monument Insurance Company Limited	T. J. Ranaghan	Calgary	Fire, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Motor Union Insurance Company Ltd.	James O. Miller	Calgary	Fire, Automobile, Limited or Inherent Explosion, Plate Glass, Sprinkler Leakage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Mutual Benefit Health & Accident Association	R. L. M. Hart	Edmonton	Personal Accident and Sickness.
The Mutual Life Assurance Company of Canada	W. J. MacLeod	Edmonton	Life, Accident and Sickness.
National-Ben Franklin Fire Insurance Company of Pittsburgh	G. E. H. Smith	Edmonton	Fire, Automobile, excluding Public Liability, Inland Transportation, Personal Property, Sprinkler Leakage, and, Falling Aircraft, Weather, and, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The National Fire and Casualty Insurance Company	Clarence Tait	Calgary	Fire, Limited or Inherent Explosion, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Weather, Impact by Vehicles, Sprinkler Leakage, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
National Fire Insurance Company of Hartford	Clarence Tait	Calgary	Fire, Aircraft, excluding Public Liability, Falling Aircraft, Insurance against direct loss and damage to property by Automobiles or other motor vehicles, Insurance against intentional or other damage to, or loss of, property of any kind, Real or Personal, Civil Commotion, Earthquake, Limited or Inherent Explosion, Explosion, Inland Transportation, Personal Property, Sprinkler Leakage, Weather.
National General Insurance Company	R. S. McLean	Edmonton	Fire, Automobile, Employers' Liability, Inland Transportation, Personal Property, Plate Glass, Public Liability, Theft, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Weather, Guarantee, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The National Life Assurance Company of Canada	W. E. Simpson	Edmonton	Life.
National Provincial Insurance Company Limited	Robert Steele	Edmonton	Fire, Limited or Inherent Explosion, Plate Glass, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
New England Insurance Company	Ralph K. MacKay	Calgary	Fire, and, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1950—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
New Hampshire Fire Insurance Company	Earl B. Allsopp	Edmonton	Fire, Limited or Inherent Explosion, Sprinkler Leakage, and, Falling Aircraft, Earthquake, Impact by Vehicles, Hail, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
New York Life Insurance Company	A. C. Newcombe	Edmonton	Life.
New York Reciprocal Underwriters	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, Rents, Profits, Riot, Falling Aircraft, Inland Transportation, Sprinkler Leakage, Weather, and, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The New York Underwriters Insurance Co.	E. S. Buchan	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Explosion, Civil Commotion, Falling Aircraft, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and, Earthquake, Impact by Vehicles, Malicious Damage, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The New Zealand Insurance Company Ltd.	G. F. Stephenson	Edmonton	Fire, Automobile, Inland Transportation, Personal Property, Plate Glass, Public Liability, Theft, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Niagara Fire Insurance Company	John B. McAra	Calgary	Fire, including Use and Occupancy, Rents, Profits; Automobile, including Public Liability, Earthquake, Explosion, Aircraft, Inland Transportation, Personal Property, Property Damage, limited to loss or damage to buildings and property caused by motor vehicles; Sprinkler Leakage, Weather, Real Property, limited to the insurance of the property as is insured under a policy of fire insurance of the company.
Non-Marine Underwriters, Members of Lloyd's, London, England	G. D. K. Kinnaird	Edmonton	All Classes, except Life and Hail Insurance.
North American Life Assurance Co.	J. F. Schurman	Edmonton	Life.
North American Life and Casualty Company	George W. Auxier	Edmonton	Life, Personal Accident, and Sickness.
North British & Mercantile Insurance Co. Ltd.	Lloyd J. Reuter	Edmonton	Fire, Accident and Sickness, Automobile, Earthquake, Explosion, Guarantee, Inland Transportation, Personal Property, Plate Glass, Sprinkler Leakage, Theft, Weather, Public Liability, Employers' Liability, Workmen's Compensation, and, Falling Aircraft, Impact by Vehicles, Property Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

The North Empire Fire Insurance Company	H. S. Miller	Edmonton	Fire, Limited or Inherent Explosion, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, Inland Marine, Property Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Northern Assurance Company Ltd.	James Cleave	Calgary	Fire, Accident, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather, Inland Marine.
The North River Insurance Company	John D. Harvey	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, Limited or Inherent Explosion, limited to the insurance of the same property as is insured under a policy of fire insurance of the campany.
Northwest Casualty Company	Ray H. Tyner	Edmonton	Accident, Automobile, Plate Glass, Theft.
The North West Fire Insurance Company	Robert H. Driscoll	Edmonton	To allow its existing contract to run to maturity, to collect premiums now due upon policies outstanding and to pay claims. This is a limited license and does NOT authorize the licensee to undertake or renew insurance contracts in the Province of Alberta.
Northwestern Mutual Fire Association	Ray H. Tyner	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Inland Marine, Inland Transportation, Public Liability, limited to Liability for loss or damage to property; Personal Property, Property Damage, Sprinkler Leakage, Windstorm and Limited Hail, and, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Northwestern National Insurance Co.	G. E. H. Smith	Edmonton	Fire, Automobile, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Norwich Union Fire Insurance Society Ltd.	Andrew M. Young	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Explosion, Guarantee, Inland Transportation, Liability, Personal Property, Sickness, Property Damage, Plate Glass, Real Property, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, limited to the same property as is insured under a policy of fire insurance of the company.
Norwich Union Life Insurance Society	H. C. Cooper	Edmonton	Life.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1950—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Nova Scotia Fire Underwriters Agency of the Home Insurance	O. D. Louden	Calgary	Fire, Automobile, excluding Public Liability, Earthquake, Explosion, Falling Aircraft, Hail, Water Damage, Inland Transportation, Personal Property, Real Property, to the extent authorized by the insurance laws of the State of New York, Property Damage, limited to insurance against direct loss or damage to property by automobile or other motor vehicles; Sprinkler Leakage, Weather, Inland Marine, and, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Occidental Fire Insurance Company	Lloyd J. Reuter	Edmonton	Fire, Automobile, Explosion, Personal Property, Plate Glass, Sprinkler Leakage, Theft, Weather, Public Liability, Employers' Liability, Workmen's Compensation, and, Falling Aircraft, Earthquake, Impact by Vehicles, Property Damage, Inland Transportation, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Occidental Life Insurance Company of California	George W. Skene	Calgary	Life, Accident and Sickness.
The Ocean Accident & Guarantee Corporation Limited	G. L. Peet	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Employers' Liability, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, Property Damage, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Order of United Commercial Travellers of America	C. W. Burt	Medicine Hat, Alberta	Accident, to the extent authorized by its Articles of Incorporation, Constitution and Laws.
The Orion Insurance Company Limited	S. Bruce Dodds	Edmonton	Fire, Accident, Automobile, Inland Transportation, Inland Marine, Personal Property, Plate Glass, Theft, and in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Pacific Coast Fire Insurance Company	Neil B. Crowe	Calgary	Fire, Automobile, Liability, Earthquake, Limited or Inherent Explosion, Inland Marine, Inland Transportation, Plate Glass, Sprinkler Leakage, Theft, Water Damage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, Use and Occupancy, Rents, Profits, Strikes, Riots, Guarantee, Marine, Steam Boiler, Livestock, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Pacific Fire Insurance Company	John D. Clay	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company
The Palatine Insurance Company Ltd.	V. B. Graveley	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, Personal Property, Property Damage, and, Falling Aircraft, Earthquake, Limited of Inherent Explosion, Civil Commotion, Sprinkler Leakage, Weather, Impact by Vehicles, Riots, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Patriotic Assurance Company Limited	Donald J. Holland	Edmonton	Fire, Automobile, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Pearl Assurance Company Limited	Z. W. Dean	Calgary	Fire, Accident, Automobile, Limited or Inherent Explosion, Guarantee, Liability, Inland Transportation, Plate Glass, Property Damage, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Pearl Underwriters Agency of the Pearl Assurance Co. Ltd.	Z. W. Dean	Calgary	Fire, Accident, Automobile, Limited or Inherent Explosion, Guarantee, Liability, Inland Transportation, Property Damage, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Perth Mutual Fire Insurance Company	W. V. Wilkin	Edmonton	Fire, including Use and Occupancy, Rents and Profits; Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Falling Aircraft, Strikes, Riots, Civil Commotion, Earthquake, Weather.
The Phenix Fire Insurance Company of Paris	H. S. Villett	Edmonton	Fire, Limited or Inherent Explosion, and, Falling Aircraft, Earthquake, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Automobile (limited to insurance against loss of or damage to an automobile by fire) Weather, and, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Phenix Underwriters Agency of the Fidelity-Phenix Fire Insurance Company of New York	John B. McAra	Calgary	Fire, including Use and Occupancy, Aircraft, Rents, Profits, Automobile, including Public Liability, Earthquake, Explosion, Inland Transportation, Insurance against loss or damage to buildings and property caused by motor vehicles, Personal Property, Sprinkler Leakage, Weather, Real Property, limited to the insurance of the same property as is insured under a policy of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1950—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Philadelphia Fire and Marine Insurance Company	Joseph D. Craddock	Calgary	Fire, Limited or Inherent Explosion, Inland Transportation, Sprinkler Leakage, Weather, and, Falling Aircraft, Civil Commotion, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Phenix Assurance Company Ltd.	R. L. Fenerty	Calgary	Fire, Accident, Aircraft, excluding loss or damage to persons or property caused by an aircraft; Automobile, Earthquake, Explosion, Civil Commotion, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Impact by Vehicles, Water Damage, Fidelity, Suretyship, Public Liability, Employers' Liability, Personal Property, Inland Marine, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Phoenix Insurance Company (Hartford, Conn.)	R. H. Driscoll	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage, Earthquake, Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Hail, Weather, and, Property Damage, limited to Falling Aircraft, Strikes, Riot or Civil Commotion, and Impact by Vehicles.
The Planet Assurance Company Ltd.	Donald J. Holland	Edmonton	Fire, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake (limited), Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Polish Society for Brotherly Aid	Ignace Maciejowski	Coleman	Sickness and Funeral
Pool Insurance Company	Chas. C. Falck	Calgary	Fire, and, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Portage La Prairie Mutual Insurance Company	J. G. Rowlatt	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Limited or Inherent Explosion, Inland Transportation, Theft, Sprinkler Leakage, Malicious Damage, Personal Property, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, Riots, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Progressive Insurance Company of Canada	E. B. Allsopp	Edmonton	Fire, Accident, Automobile, Guarantee, Inland Transportation, Personal Property, Plate Glass, Real Property, Theft, Weather, and, in addition thereto, Limited or Inherent Explosion, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Sprinkler Leakage, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Protective Association of Canada	J. H. Morrison	Edmonton	Accident, Sickness.
The Providence Fire Insurance Company	Wilkin, Townsend & Wilkin	Edmonton	Fire, and, Civil Commotion, Earthquake, Falling Aircraft, Weather, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, limited to the insurance of the property as is insured under a policy of fire insurance of the company.

Providence Underwriters Agency (of the Providence Washington Insurance Company)	W. Solomon	Calgary	Fire, Automobile, Explosion, Inland Transportation, Insurance against intentional or other damage to, or loss of property of any kind, real or personal, Sprinkler Leakage, Weather.
Providence Washington Insurance Co.	S. Bruce Smith	Edmonton	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage; Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and, Property Damage, limited to Falling Aircraft, Strikes, Riot, or Civil Commotion, Earthquake, and Impact by Vehicles, Hail.
Provincial Insurance Company	R. H. Robinson	Calgary	Fire, Automobile, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Prudential Assurance Company (of London, England)	Albert T. A. Stedman	Calgary	Life, Fire, Accident, Automobile, Boiler and Machinery, Explosion, Guarantee, Inland Transportation, Personal Property, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather and Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Prudential Insurance Company of America	Cecil M. Bradley	Calgary	Life, Accident, Sickness.
Quebec Fire Assurance Company	George A. Potter	Calgary	Fire, including Use and Occupancy, Rents, Profits, Earthquake, Limited or Inherent Explosion, Inland Transportation, Sprinkler Leakage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Railway Passengers Assurance Company of London	Lloyd J. Reuter	Edmonton	Fire, Accident and Sickness, Automobile, Explosion, Guarantee, Inland Transportation, Personal Property, Plate Glass, Sprinkler Leakage, Theft, Weather, Public Liability, Employers' Liability, Workmen's Compensation, and, Falling Aircraft, Earthquake, Impact by Vehicles, Property Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Reliance Insurance Company of Canada	C. L. Rodgers	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, Hail, and, Property Damage, limited to Falling Aircraft, Strikes, Riot or Civil Commotion, Earthquake, and Impact by Vehicles.
Retail Lumberman's Inter-Insurance Exchange	Supt. of Insurance	Edmonton	Fire, Weather, and, Falling Aircraft, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the exchange.
Retail Lumberman's Mutual Fire Insurance Company	E. W. Stacey	Edmonton	Fire (Lumber Yards Only).
Rhode Island Insurance Company	W. V. Wilkin	Edmonton	Fire, Personal Property, and in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Limited Hail, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1950—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Rochester Underwriters Agency of the Great American Insurance Company	George P. Powles	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, excluding Public Liability; Aircraft, excluding loss or damage to persons or property caused by an aircraft; Earthquake, Explosion, Civil Commotion, Hail, Inland Marine, Marine, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and, Property Damage, limited to loss or damage to bridges; and, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Royal Exchange Assurance	George P. Powles	Calgary	Fire, Accident, Automobile, Explosion, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Personal Property, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Royal Insurance Company Limited	John D. Mason	Calgary	Life, Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Boiler and Machinery, Earthquake, Explosion, Civil Commotion, Forgery, Guarantee, Fidelity, Inland Marine, Inland Transportation, Liability, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Impact by Vehicles, Aircraft, limited to the insurance of the same property as is inusred under a policy of fire insurance of the company.
The Royal Scottish Insurance Company Ltd.	Charles E. McManus	Edmonton	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, Property Damage, limited to Riot, Impact by Aircraft or Vehicles, and Water Damage.
St. Paul Fire and Marine Insurance Company	John L. Tremlett	Calgary	Fire, Automobile, Earthquake, Explosion, Inland Transportation, Sprinkler Leakage, Theft, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Saint Paul-Mercury Indemnity Company of St. Paul	John L. Tremlett	Calgary	Automobile, excluding loss or damage by Fire and Theft.
Saskatchewan Mutual Fire Insurance Co.	W. L. Wilkin Ltd.	Edmonton	Mutual Fire (Including Additional Perils Supplemental Contract); Automobile (Automobile Medical Expense) Policy, Employers' Liability, Public Liability, Inland Transportation, Personal Property, Plate Glass, Theft, Weather.
Scottish Canadian Assurance Corporation	T. A. Hornibrook	Calgary	Fire, Accident, Automobile, Limited or Inherent Explosion, Forgery, Guarantee, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Scottish Insurance Corporation Limited	Gordon E. Smeltzer	Edmonton	Fire, Automobile, Personal Property, and Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Weather, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Scottish Metropolitan Assurance Co. Ltd.	Frederick M. McClelland	Calgary	Fire, Automobile, Limited or Inherent Explosion, Guarantee, Inland Transportation, Liability, Personal Property, Property Damage, Plate Glass, Sprinkler Leakage, Weather.
The Scottish Union and National Insurance Company	G. L. Peet	Calgary	Fire, Automobile, Explosion, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Sea Insurance Company Limited	James O. Miller	Calgary	Fire, Limited or Inherent Explosion, Weather, Inland Transportation, Sprinkler Leakage, and, Hail, Property Damage, limited to Falling Aircraft, Earthquake, and Civil Commotion.
Security Insurance Company of New Haven	R. W. Grierson	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Explosion, Civil Commotion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Security National Insurance Company	C. L. Rodgers	Edmonton	Fire, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Malicious Damage, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Sentinel Fire Insurance Company	R. K. MacKay	Calgary	Fire, Explosion, Inland Marine, Sprinkler Leakage, Windstorm, and, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Service Fire Insurance Company of New York	Andrew R. Maze	Edmonton	Automobile, excluding Public Liability.
Sons of Norway (The Supreme Lodge of the)	Sigurd Lefsrud	Viking	Life, Disability and Sickness, to the extent authorized by its Articles of Incorporation, constitution and laws.
Sons of Scotland Benevolent Association	Allan M. Duncan	Calgary	Life and Sickness, to the extent authorized by its Act of Incorporation, Constitution and laws.
The South British Insurance Company Ltd.	Cyril F. Denbigh	Calgary	Fire, including Use and Occupancy, Rents, Profits; Automobile, Inland Transportation, Plate Glass, Property Damage, Theft, Liability, Inland Marine, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Sovereign Life Assurance Company of Canada	Donald H. Buie	Calgary	Life.
Springfield Fire and Marine Insurance Company	R. K. MacKay	Calgary	Fire, Aircraft, excluding Liability for loss or damage to persons caused by an aircraft, Explosion, Hail, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Standard Insurance Company of New York	H. B. Tunnicliffe	Edmonton	Fire, Smoke Damage, Automobile, excluding Public Liability, Earthquake, Explosion, Falling Aircraft, Impact by Vehicles, Inland Transportation, Marine, Personal Property, Real Property, Sprinkler Leakage, Water Damage, Weather.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1950—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
The Stanstead and Sherbrook Insurance Co.	W. V. Wilkin	Edmonton	Fire, including Smoke Damage, Earthquake, Weather, and, Falling Aircraft, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Malicious Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The State Assurance Company Limited	C. H. Chapman	Edmonton	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada	G. F. S. Grevett	Calgary	Life and Sickness, to the extent authorized by the Society's Act of Incorporation, constitution and laws.
Sun Insurance Office Limited	Donald J. Holland	Edmonton	Fire, Accident, Falling Aircraft, Automobile, Earthquake, Explosion, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Workmen's Compensation, Marine, Plate Glass, Personal Property, Property Damage, limited to direct loss and damage to property by vehicles; Sickness, Sprinkler Leakage, Theft, Weather, and Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Sun Life Assurance Company of Canada	R. A. Coulthard	Edmonton	Life.
Svea-Nornan Insurance Company Ltd.	David E. Clarke	Calgary	Fire, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Windstorm, and in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Limited Hail, and Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Switzerland General Insurance Company Ltd.	James Kellas	Edmonton	Fire, including Use and Occupancy, Rents, Profits, Inland Marine, and, Limited or Inherent Explosion, Sprinkler Leakage, Windstorm, Limited Hail, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Toronto General Insurance Company	Gordon E. Smeltzer	Edmonton	Fire, Including Use and Occupancy, Rents, Profits, Accident, Automobile, Explosion, Civil Commotion, Forgery, Guarantee, Inland Marine, Inland Transportation, Liability, Public Liability, Personal Property, Fidelity, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Water Damage, Property Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Transcontinental Insurance Company	Clarence Tait	Calgary	Aircraft, excluding Public Liability, Automobile, excluding Public Liabiilty, Fire, Limited or Inherent Explosion, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and Earthquake, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

The Travelers Fire Insurance Company	F. H. Whitney	Calgary	Fire, Automobile, excluding Public Liability, Aircraft, excluding Liability for loss or damage to persons; Limited or Inherent Explosion, Marine, Inland Transportation, Property Damage, Sprinkler Leakage, Weather.
The Travelers Indemnity Company (Hartford, Conn.)	F. H. Whitney	Calgary	Automobile, excluding loss of or damage to an automobile by Fire; Aircraft, excluding loss of or damage to an automobile by fire; Boiler and Machinery, Guarantee, Employers' Liability, Public Liability, Plate Glass, Theft, Property Damage.
The Travelers Insurance Company (Hartford, Conn.)	Frank H. Whitney	Calgary	Life, Accident, excluding Liability for loss or damage to property; Automobile, limited to Liability for loss or damage to persons caused by an automobile; Aircraft, limited to Liability for loss or damage to persons caused by an aircraft; Public Liability, limited to Liability for loss or damage to the person of others; Employers' Liability, Workmen's Compensation, Sickness.
Union Assurance Society Ltd.	F. W. Mapson	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, Inland Transportation, Employers' Liability, Liability, Marine, Personal Property, Plate Glass, Property Damage, Theft, Water Damage, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Union Insurance Society of Canton, Limited	G. L. Peet	Calgary	Fire, including Use and Occupancy, Rents, Profits, Accident, and Sickness, Automobile, Explosion, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sprinkler Leakage, Theft, Weather, Liability, Inland Marine, Ocean Marine, and, Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Union Marine and General Insurance Company	J. A. Weber	Edmonton	Fire, Accident, Automobile, Limited or Inherent Explosion, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Public Liability, Fidelity, Suretyship, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The United Assurance Underwriters of the Canadian Indemnity Co.	H. B. Macdonald	Calgary	Fire, Accident, Automobile, Civil Commotion, Earthquake, Limited or Inherent Explosion, Forgery, including Fraud; Guarantee, Inland Marine, Inland Transportation, Liability, Personal Property, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Water Damage, Weather, and, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
United British Insurance Company Limited	R. H. Driscoll	Edmonton	Fire, Automobile, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1950—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
United National Indemnity Company	Clarence Tait	Calgary	Accident, Automobile, excluding loss or damage by fire; Forgery, Guarantee, Plate Glass, Sickness, Theft.
United States Fidelity and Guaranty Co.	Clarence Tait	Calgary	Accident, Automobile, excluding loss or damage by fire; Aircraft, Forgery, Guarantee, Liability, Plate Glass, Sickness, Theft.
United States Guarantee Company	R. S. McLean	Edmonton	Accident, Automobile, and Theft, Workmen's Compensation, Employers' (Guarantee) Liability, Public Liability, Forgery.
Warner Reciprocal Insurers	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy; and Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Smoke Damage, Rents and Rental Value, Impact by Vehicles, Weather, Riots, limited to the insurance of the same property as is insured under a policy of fire insurance of the exchange.
The Wawanesa Mutual Insurance Company	G. C. Trites	Edmonton	Fire, Automobile, including Medical Expense Policy, Limited or Inherent Explosion, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Wellington Fire Insurance Co.	John D. Clay	Calgary	Fire, Automobile, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Personal Property, Plate Glass, Theft, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Westchester Fire Insurance Company	W. H. Skinner	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Earthquake, Explosion, Inland Marine, Inland Transportation, Falling Aircraft, Sprinkler Leakage, Hail, Weather, and, Property Damage, limited to Strikes, Riot or Civil Commotion, and, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Western Assurance Company	E. S. Buchan	Calgary	Fire, including Use and Occupancy, Rents, Profits, Accident, Automobile, Aircraft, Boiler and Machinery, Explosion, Civil Commotion, Forgery, Guarantee, Inland Marine, Inland Transportation, Employers' Liability, Public Liability, Workmen's Compensation, Marine, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles (limited), limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Western Life Assurance Company	J. P. Swityk	Calgary	Life.
Western Surety Company Limited	E. F. M. Hill	Calgary	Guarantee.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1950—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Western Union Insurance Company	Frank R. Freeze	Calgary	Fire (including Additional Perils Supplemental Contract); Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a fire policy; Sprinkler Leakage, Use and Occupancy, Suretyship, Rents, Profits, Strikes, Riot and Civil Commotion, Explosion, Tornado, Weather, Steam Boiler, Automobile, Inland Transportation, Inland Marine, Accident, Sickness, Theft, Guarantee, Plate Glass, Liability, Live Stock.
The Westminster Fire Office of London, England	Harold S. Villett	Edmonton	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Accident, Automobile, Guarantee, Inland Transportation, Personal Property, Plate Glass, Theft, and in addition thereto, Weather, Earthquake, Falling Aircraft, Civil Commotion, Impact by Vehicles, and Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Winnipeg Fire Underwriters Agency of the Home Insurance Co.	O. D. Louden	Calgary	Fire, Automobile, excluding Public Liability, Earthquake, Explosion, Falling Aircraft, Hail, Personal Property, Water Damage, Inland Transportation, Real Property to the extent authorized by the insurance Laws of the State of New York, Property Damage, limited to insurance against direct loss or damage to property by automobiles or other motor vehicles; Sprinkler Leakage, Weather, and, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Woman's Benefit Association	Mrs. Hilda Nimmo	Edmonton	Life, to the extent authorized by its Articles of Incorporation, Constitution and Laws.
Workers Benevolent Association of Canada	Andrew Radomsky	Edmonton	Life, Personal Accident and Sickness, to the extent authorized by its Act of Incorporation and By-laws.
The World Fire and Marine Insurance Co.	H. B. Tunnicliffe	Calgary	Fire, including Smoke Damage; Automobile, excluding Public Liability; Earthquake, Explosion, Falling Aircraft, Inland Transportation, Impact by Vehicles, Marine, Personal Property, Real Property, Sprinkler Leakage, Water Damage, Weather.
The Yorkshire Insurance Company Ltd.	Hornibrook & Powles	Calgary	Fire, including Use and Occupancy, Rents, Profits; Accident, Automobile, Limited or Inherent Explosion, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Live Stock, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Malicious Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Zurich General Accident and Liability Insurance Co. Ltd. of Zurich	W. L. Wilkin	Edmonton	Accident Automobile, Public Liability, Property Liability, Sickness. Theft, Guarantee, Fidelity.

LIFE INSURANCE—PREMIUM INCOME ON ALBERTA BUSINES, 1950

NAME OF COMPANY	Net Contract Premium Income			Net Consideration For Annuities	Totals
	Ordinary	Industrial	Group		
Aetna Life Insurance Company	$ 13,910.	.....	$ 62,785.	$ 28,062.	$ 104,757.
The Canadian Life Assurance Company	971,406.	.....	113,671.	163,774.	1,248,851.
The Commercial Life Assurance Company of Canada	248,035.	.....	53,224.	46,688.	347,947.
Confederation Life Association	565,748.	.....	42,544.	26,985.	635,277.
Connecticut General Life Insurance Company	13,407.	.....	2,722.	.....	16,129.
Continental Assurance Company	6,022.	.....	1,152.	.....	7,174.
The Continental Life Insurance Company	278,592.	.....	.....	8,970.	287,562.
Co-operative Life Insurance Company	46,908.	.....	58,514.	.....	105,422.
The Crown Life Insurance Company	461,806.	.....	1,798.	16,892.	480,496.
Cuna Mutual Insurance Society	5,216.	.....	30,838.	.....	36,054.
Dominion General Benefit Association	63.	.....	.....	.....	63.
The Dominion of Canada General Insurance Company	86,418.	.....	.....	96.	86,514.
The Dominion Life Assurance Company	584,011.	.....	899.	22,257.	607,167.
The T. Eaton Life Assurance Company	83,273.	.....	.....	2,557.	85,830.
*The Empire Life Insurance Company	13,183.	.....	.....	197.	13,380.
*Equitable Life Insurance Company of Canada	16,636.	.....	.....	153.	16,789.
The Excelsior Life Insurance Company	415,999.	.....	.....	8,792.	424,791.
Fidelity Life Assurance Company	178,038.	.....	.....	1,177.	179,215.
The Great-West Life Assurance Company	1,106,360.	.....	69,657.	376,898.	1,552,915.
The Imperial Life Assurance Company of Canada	713,545.	.....	13,530.	45,425.	772,500.
John Hancock Mutual Life Insurance Company	25.	.....	2,534.	.....	2,559.
The Life Insurance Company of Alberta	174,880.	.....	6,679.	1,916.	183,475.
London Life Insurance Company	1,412,167.	$ 90,088.	124,042.	68,798.	1,695,095.
*London and Scottish Assurance Corporation Limited	1,673.	.....	.....	.....	1,673.
Manufacturers Life Insurance Company	1,213,174.	.....	6,007.	224,878.	1,444,059.
Metropolitan Life Insurance Company	936,172.	550,176.	99,939.	48,641.	1,634,928.
The Monarch Life Assurance Company	543,985.	.....	.....	21,159.	565,144.
Montreal Life Insurance Company	75,125.	.....	2,213.	4,715.	82,053.
The Mutual Life Assurance Company of Canada	1,266,625.	.....	18,838.	124,793.	1,410,256.
The National Life Assurance Company of Canada	45,299.	.....	181.	773.	46,253.
New York Life Insurance Company	216,006.	.....	.....	100.	216,106.
North American Life and Casualty Company	708.	.....	.....	.....	708.
North American Life Assurance Company	816,451.	.....	12,191.	78,861.	907,503.
*Northern Life Assurance Company	12,618.	.....	3,664.	405.	16,687.
Norwich Union Life Insurance Society	42,788.	.....	.....	380.	43,168.
Occidental Life Insurance Company of California	83,739.	.....	7,925.	104.	91,768.
*Phoenix Assurance Company Limited of London, England	505.	.....	.....	.....	505.
The Prudential Assurance Company Limited (of England)	6,359.	.....	86.	405.	6,850.
The Prudential Insurance Company of America	892,521.	443,347.	.....	59,643.	1,395,511.
Royal Insurance Company Limited	16,584.	.....	1,254.	.....	17,838.
The Sovereign Life Assurance Company of Canada	440,079.	.....	.....	33,327.	473,406.
*Standard Life Assurance Company	5,463.	.....	.....	.....	5,463.
Sun Life Assurance Company of Canada	1,983,772.	.....	310,788.	1,403,193.	3,697,753.
The Travellers Insurance Company	156,075.	.....	11,064.	.....	167,139.
The Western Life Assurance Company	72,922.	.....	.....	661.	73,583.
	$16,224,291.	$1,083,611.	$1,058,739.	$2,821,675.	$21,188,316.

* These Companies not writing new business in this Province.

LIFE INSURANCE—DISBURSEMENTS TO POLICYHOLDERS IN ALBERTA, 1950

NAME OF COMPANY	DEATH CLAIMS				Matured Endowment	Surrender Values	Dividends	Other Payments	TOTAL
	Ordinary	Industrial	Group	TOTAL					
Aetna Life Insurance Company	$ 4,500.	.....	$ 35,100.	$ 39,600.	$ 1,535.	$ 7,589.	446.	.....	$ 9,570.
The Canada Life Assurance Company	184,575.	.....	69,666.	254,241.	44,104.	107,455.	141,904.	$ 11,073.	304,536.
The Commercial Life Assurance Company of Canada	36,871.	.....	19,463.	56,334.	28,745.	29,851.	12,261.	2,609.	73,466.
Confederation Life Association	140,598.	.....	16,940.	157,538.	21,215.	75,061.	52,538.	2,711.	151,525.
Connecticut General Life Insurance Company	.....	.....	1,800.	1,800.	.....	.....	92.	.....	92.
Continental Assurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....
The Continental Life Insurance Company	34,300.	.....	.....	34,300.	13,792.	27,189.	8,117.	1,080.	50,178.
Co-operative Life Insurance Company	3,000.	.....	20,017.	23,017.	.....	.....	1,125.	.....	1,125.
The Crown Life Insurance Company	41,393.	.....	.....	41,393.	9,026.	29,527.	33,003.	1,749.	73,305.
Cuna Mutual Insurance Society	1,000.	.....	6,564.	7,564.	.....	10.	2,353.	1,638.	4,001.
Dominion General Benefit Association	.....	.....	.....	.....	.....	.....	.....	.....	.....
The Dominion of Canada General Insurance Company	2,600.	.....	.....	2,600.	3,000.	3,212.	.....	30.	6,242.
The Dominion Life Assurance Company	42,212.	.....	.....	42,212.	21,857.	67,896.	37,524.	570.	127,847.
The T. Eaton Life Assurance Company	5,175.	.....	.....	5,175.	27,620.	21,866.	875.	.....	50,361.
*The Empire Life Insurance Company	19,771.	.....	.....	19,771.	2,000.	6,512.	621.	240.	9,373.
*Equitable Life Insurance Company of Canada	15,462.	.....	.....	15,462.	7,149.	8,419.	798.	840.	17,206.
The Excelsior Life Insurance Company	53,388.	.....	.....	53,388.	8,665.	33,507.	13,643.	1,370.	57,185.
Fidelity Life Assurance Company	9,435.	.....	.....	9,435.	1,890.	19,644.	3,118.	120.	24,772.
The Great-West Life Assurance Company	267,449.	.....	38,483.	305,932.	112,074.	211,540.	106,920.	12,398.	442,932.
The Imperial Life Assurance Company of Canada	145,127.	.....	2,500.	147,627.	55,000.	89,216.	79,470.	5,700.	229,386.
John Hancock Mutual Life Insurance Company	.....	.....	141.	141.	.....	.....	362.	.....	362.
The Life Insurance Company of Alberta	2,500.	.....	4,171.	6,671.	.....	3,864.	342.	265.	4,471.
London Life Insurance Company	222,881.	$ 1,030.	46,751.	270,662.	218,265.	128,227.	211,292.	10,048.	567,832.
*London and Scottish Assurance Corporation Limited	2,439.	.....	.....	2,439.	3,457.	464.	1,500.	.....	5,421.
Manufacturers Life Insurance Company	239,275.	.....	1,000.	240,275.	75,430.	143,545.	112,147.	7,560.	338,682.
Metropolitan Life Insurance Company	145,087.	55,823.	31,300.	232,210.	201,493.	260,402.	204,505.	8,709.	675,109.
The Monarch Life Assurance Company	59,103.	.....	.....	59,103.	12,500.	42,144.	20,704.	2,136.	77,484.
Montreal Life Insurance Company	6,000.	.....	5,000.	11,000.	5,823.	5,556.	1,282.	.....	12,661.
The Mutual Life Assurance Company of Canada	313,562.	.....	11,466.	325,028.	152,404.	135,691.	227,316.	16,649.	532,060.
The National Life Assurance Company of Canada	4,808.	.....	950.	5,758.	6,000.	8,601.	4,618.	240.	19,459.
New York Life Insurance Company	181,615.	.....	.....	181,615.	60,020.	53,020.	32,212.	22,772.	168,024.
North American Life and Casualty Company	.....	.....	.....	.....	.....	.....	.....	.....	.....
North American Life Assurance Company	149,223.	.....	3,000.	152,223.	80,334.	126,710	71,105.	4,810.	282,959
*Northern Life Assurance Company	5,567.	.....	4,750.	10,317.	16,996.	13,396.	3,380.	857.	34,629.
Norwich Union Life Insurance Society	.....	.....	.....	.....	.....	.....	6,992.	.....	6,992.
Occidental Life Insurance Company of California	20,328.	.....	6,000.	26,328.	.....	2,739.	4,847.	.....	7,586.
*Phoenix Assurance Company Limited of London, Eng.	23,056.	.....	.....	23,056.	.....	.....	.....	.....	.....
The Prudential Assurance Company Limited (of Eng.)	.....	.....	.....	.....	.....	71.	.....	.....	71.
The Prudential Insurance Company of America	79,450.	59,037.	.....	138,487.	166,318.	216,707.	129,130.	4,976.	517,131.
Royal Insurance Company Limited	.....	.....	.....	.....	.....	2,285.	5,060.	.....	7,345.
The Sovereign Life Assurance Company of Canada	32,419.	.....	.....	32,419.	19,340.	37,696.	12,918.	840.	70,794.
*Standard Life Assurance Company	12,740.	.....	.....	12,740.	1,000.	.....	155.	1,292.	2,447.
Sun Life Assurance Company of Canada	299,411.	.....	95,733.	395,144.	358,814.	243,749.	292,930.	36,135.	931,628.
The Travellers Insurance Company	73,768.	.....	9,150.	82,918.	36,833.	20,446.	.....	7,890.	65,169.
The Western Life Assurance Company	1,000.	.....	.....	1,000.	.....	14,573.	3,539.	.....	18,112.
	$2,881,088.	$115,890.	$429,945.	$3,426,923.	$1,772,699.	$2,198,380.	$1,841,144.	$167,307.	$5,979,530.

*These Companies not writing new business in this Province.

LIFE INSURANCE—EXHIBIT OF POLICIES IN ALBERTA, 1950

NAME OF COMPANY	Gross in Force At End of 1949		New Issued		Gross in Force At End of 1950		Amount Reinsured
	No.	Amount	No.	Amount	No.	Amount	
Aetna Life Insurance Company	403	$ 5,592,885.	20	$ 2,630,467.	408	$ 8,531,241.	$ 2,000.
The Canada Life Assurance Company	11,787	44,119,364.	1,100	11,790,268.	12,306	53,297,234	1,334,009.
The Commercial Life Assurance Company of Canada	7,535	12,381,519.	1,375	2,376,934.	9,356	13,377,508.	43,000.
Confederation Life Association	8,991	26,463,906.	871	3,759,286.	9,357	30,181,923.	723,599.
Connecticut General Life Insurance Company	17	618,793.	11	230,570.	29	957,004.	3,904.
Continental Assurance Company	86	198,733.	62	291,348.	119	403,731.	.....
The Continental Life Insurance Company	5,336	10,404,978.	898	1,915,651.	5,676	11,168,693.	637,477.
Co-operative Life Insurance Company	831	7,615,415.	248	590,630.	1,089	7,279,296.	27,924.
The Crown Life Insurance Company	8,701	16,615,135.	790	2,401,470.	8,601	17,253,079.	364,876.
Cuna Mutual Insurance Society	327	3,761,566.	128	1,783,276.	420	4,604,939.	.....
Dominion General Benefit Association	6	6,000.	.....	.....	6	6,000.	.....
The Dominion of Canada General Insurance Company	1,356	3,058,422.	219	722,467.	1,483	3,518,212.	307,705.
The Dominion Life Assurance Company	8,838	24,079,405.	1,290	5,487,833.	9,659	27,804,613.	134,724.
The T. Eaton Life Assurance Company	1,531	2,850,995.	260	578,181.	1,670	3,136,180.	61,600.
*The Empire Life Insurance Company	696	899,310.	.....	.....	667	860,858.	.....
*Equitable Life Insurance Company of Canada	421	1,011,162.	8	50,000.	407	1,013,182.	4,362.
The Excelsior Life Insurance Company	5,474	15,135,703.	1,042	4,125,807.	6,136	17,845,923.	401,936.
Fidelity Life Assurance Company	3,909	5,732,432.	213	771,218.	3,808	5,896,978.	156,231.
The Great-West Life Assurance Company	17,669	55,820,355.	1,164	7,154,721.	18,284	61,194,172.	931,657.
The Imperial Life Assurance Company of Canada	10,976	24,332,162.	673	3,277,894.	11,237	26,687,346.	485,952.
John Hancock Mutual Life Insurance Company	.....	36,706.	2	340,000.	2	380,244.	.....
The Life Insurance Company of Alberta	2,696	6,110,721.	1,001	3,127,891.	3,238	8,220,016.	360,082.
London Life Insurance Company	13,200	68,601,532.	2,634	15,231,587.	15,581	86,696,516.	8,768,480.
*London and Scottish Assurance Corporation Limited	93	192,552.	.....	.....	89	186,994.	.....
Manufacturers Life Insurance Company	15,993	42,394,456.	1,780	6,776,814.	17,067	47,131,037.	260,440.
Metropolitan Life Insurance Company	65,255	59,746,004.	4,542	6,796,709.	66,408	66,314,244.	.....
The Monarch Life Assurance Company	7,375	22,274,543.	1,228	5,558,416.	8,068	25,861,479.	1,430,105.
Montreal Life Insurance Company	1,140	3,105,954.	207	531,290.	1,216	3,352,315.	126,775.
The Mutual Life Assurance Company of Canada	18,105	48,930,810.	1,285	6,148,961.	18,975	55,227,737.	660,733.
The National Life Assurance Company of Canada	899	1,898,957.	302	1,177,759.	1,158	2,943,986.	71,163.
New York Life Insurance Company	4,223	9,633,989.	366	1,347,100.	4,348	10,316,483.	35,000.
North American Life and Casualty Company	1	3,000.	6	71,000.	7	74,000.	46,340.
North American Life Assurance Company	12,118	30,403,204.	1,183	5,357,592.	13,052	35,308,439.	298,005.
*Northern Life Assurance Company	665	1,389,862.	.....	.....	624	1,307,472.	6,209.
Norwich Union Life Insurance Society	345	1,840,870.	186	906,985.	447	2,276,764.	.....
Occidental Life Insurance Company of California	1,203	4,981,572.	79	709,547.	1,208	5,379,001.	.....
*Phoenix Assurance Company Limited of London, England	14	51,180.	.....	.....	11	46,514.	.....
The Prudential Assurance Company Limited (of England)	5	24,062.	53	413,613.	57	444,842.	.....
The Prudential Insurance Company of America	67,294	39, 848,952.	5,604	5,407,039.	68,783	42,821,397.	.....
Royal Insurance Company Limited	193	625,876.	12	39,957.	201	697,396.	.....
The Sovereign Life Assurance Company of Canada	5,789	13,432,865.	916	3,004,032.	6,152	14,965,258.	1,084,395.
*Standard Life Assurance Company of Canada	68	196,576.	.....	.....	62	184,641.	.....
Sun Life Assurance Company of Canada	23,811	84,549,378.	2,788	15,444,275.	25,484	97,519,675.	405,135.
The Travellers Insurance Company	1,303	8,544,005.	270	1,418,800.	1,444	9,853,975.	.....
The Western Life Assurance Company	1,970	2,805,990.	82	168,093.	1,903	2,770,507.	74,996.
	338,648	$712,321,856.	34,993	$129,915,481.	356,303	$815,299,044.	$19,248,814.

*These Companies not writing new business in this Province.

FRATERNAL SOCIETIES—SUMMARY FINANCIAL STATEMENT—1950
(Total Business of Society)

NAME OF SOCIETY	HEAD OFFICE IN CANADA	Total Admitted Assets	Total Liabilities Except Acturial Reserve	Total Premium Income	Total Disbursements
Aid Association for Lutherans	249 King Street N., Waterloo, Ontario	$133,290,096.	$ 27,949,749.	$ 13,388,380.	$ 4,826,701.
Ancient Order of Foresters	6 Hayden St., Toronto, Ontario	495,479.	29,198.	25,866.	35,579.
Ancient Order of United Workmen of the Canadian North-West	217 McIntyre Block, Winnipeg, Manitoba	616,566.	67,262.	27,383.	31,110.
The Associated Canadian Travellers	P. Burns Bldg., Calgary, Alberta	115,569.	44,840.	73,628.	15,276.
Canadian National Railway Employees Medical Aid Society of Saskatchewan	502 Standard Bldg., Saskatoon, Sask.	14,029.	5,383.	177,236.	161,563.
Canadian Order of Foresters	Box 338, Brantford, Ontario	23,538,173.	2,528,928.	752,494.	1,145,010.
The Canadian Woodmen of the World (retired from Province Dec. 31, 1937)	Woodmen of the World Bldg., London, Ont.	2,476,162.	1,949,458.	101,276.	194,908.
The Grand Council of the Catholic Mutual Benefit Association of Canada (retired from Province, Dec. 31, 1942)	354 St. Catherine St. E., Montreal, Quebec	1,362,622.	93,280.	76,098.	110,773.
The Grand Orange Lodge of British America	10 Berti Street, Toronto, Ontario	2,794,665.	100,752.	195,255.	157,445.
Independent Mutual Benefit Federation	214 Beverly Street, Toronto, Ontario	115,859.	1,204.	37,519.	14,771.
The Independent Order of Foresters	Temple Building, Toronto 1, Ontario	50,896,733.	7,503,719.	3,865,450.	3,414,633.
Independent Order of Oddfellows, Manchester Unity	382 Lipton Street, Winnipeg, Manitoba	64,836.	.....	870.	1,119.
Knights of Columbus	57 St. James Street, W., Montreal, Quebec	79,363,875.	4,211,856.	9,975,438.	4,002,827.
Lutheran Brotherhood	460 Main Street, Winnipeg, Manitoba	56,585,809.	10,431,449.	9,450,700.	2,483,978.
Lutheran Mutual Aid Society (retired from Province Dec. 31, 1937)	Waverly, Iowa, U.S.A.	43,400,909.	6,212,727.	5,898,414.	3,752,234.
The Maccabees	316 Bloor Building, Toronto, Ontario	86,288,865.	15,658,254.	9,335,571.	4,209,405.
Modern Woodmen of America	247 Scotia Street, Winnipeg, Manitoba	162,549,057.	21,400,330.	15,624,498.	11,654,369.
National Slovak Society of the United States of America	Bellevue, Alberta	8,493,052.	1,125,970.	810,688.	611,423.
Order of United Commercial Travellers of America	712 Confederation Life Bldg., Winnipeg, Man.	6,034,360.	6,034,360.	2,889,088.	1,562,813.
Polish Society for Brotherly Aid	Coleman, Alberta	6,934.	.....	1,370.	1,218.
Sons of Norway	325 Howe Street, Vancouver, B.C.	6,137,944.	1,366,827.	480,601.	339,784.
Sons of Scotland Benevolent Association	19 Richmond St. West, Toronto 1, Ontario	3,009,807.	77,386.	245,412.	128,755.
Women's Benefit Association	Lock Box 234, Sarnia, Ontario	60,668,697.	2,230,290.	3,266,127.	2,758,561.
Workers Benevolent Association of Canada	595 Pritchard Ave., Winnipeg, Manitoba	790,847.	86,148.	180,974.	41,189.
		$729,110,945.	$109,109,370.	$ 76,880,336.	$ 41,655,444.

FRATERNAL SOCIETIES—PREMIUM INCOME (INCLUDING DUES) AND DISBURSEMENTS TO POLICYHOLDERS IN ALBERTA, 1950

NAME OF SOCIETY	Premiums (Including Dues)					Disbursements				
	Mortuary Funds	Sickness, Accident and Funeral Funds	General Expense Fund	Other Funds	Total	Mortuary Funds	Sickness, Accident and Funeral Funds	General Expense Funds	Other Funds	Total
Aid Association for Lutherans	$ 14,651.	.....	$ 9,094.	$ 3,140.	$ 26,885.	$ 2,332.	.....	.....	$ 1,052.	$ 3,384.
Ancient Order of Foresters	.....	$ 328.	232.	.....	560.	.....	$ 710.	.....	.....	710.
Ancient Order of United Workmen of the Canadian North-West	4,493.	.....	.....	33.	4,526.	1,020.	.....	.....	.....	1,020.
The Associated Canadian Travellers	1,491.	6,818.	9,144.	.....	17,453.	.....	2,973.	.....	.....	2,973.
Canadian National Railways Employees Medical Aid Society of Saskatchewan	.....	69,503.	.....	.....	69,503.	.....	68,666.	.....	.....	68,666.
Canadian Order of Foresters	21,180.	436.	1,590.	559.	23,765.	22,135.	645.	.....	22.	22,802.
The Canadian Woodmen of the World	204.	.....	39.	.....	243.	.....	.....	.....	104.	104.
The Grand Council of the Catholic Mutual Benefit Association of Canada	231.	34.	.....	.....	265.	1,891.	.....	.....	.....	1,891.
The Grand Orange Lodge of British America	2,226.	.....	.....	.....	2,226.	2,562.	.....	.....	.....	2,562.
Independent Mutual Benefit Federation	.....	3,167.	2,075.	1,616.	6,858.	.....	2,996.	.....	1,500.	4,496.
The Independent Order of Foresters	14,491.	809.	22,537.	2,414.	40,251.	12,217.	83.	.....	200.	12,500.
Independent Order of Oddfellows, Manchester Unity	.....	.....	107.	256.	363.	.....	.....	.....	.....	.....
Knights of Columbus	35,166.	.....	5,076.	.....	40,242.	19,270.	.....	.....	.....	19,270.
Lutheran Brotherhood	2,541.	.....	860.	5.	3,406.	521.	.....	.....	4.	525.
Lutheran Mutual Aid Society	866.	.....	141.	.....	1,007.	4,120.	.....	.....	.....	4,120.
The Maccabees	25,503.	2,579.	11,908.	6,922.	46,912.	5,295.	1,772.	.....	1,274.	8,341.
Modern Woodmen of America	13,554.	.....	2,891.	5.	16,450.	13,130.	.....	.....	.....	13,130.
National Slovak Society of the United States of America	5,043.	.....	347.	241.	5,631.	3,185.	.....	.....	40.	3,225.
Order of United Commercial Travellers of America	.....	6,600.	2,918.	608.	10,126.	.....	8,874.	.....	.....	8,874.
Polish Society for Brotherly Aid	.....	1,017.	214.	138.	1,369.	.....	1,118.	.....	100.	1,218.
Sons of Norway	1,740.	.....	1,745.	100.	3,585.	4,828.	.....	.....	7.	4,835.
Sons of Scotland Benevolent Association	1,407.	.....	.....	88.	1,495.	.....	.....	.....	.....	.....
Woman's Benefit Association	5,732.	.....	1,899.	1,397.	9,028.	6,451.	.....	.....	243.	6,694.
Workers Benevolent Association of Canada	10,285.	3,989.	5,070.	5,774.	25,118.	1,645.	4,288.	.....	365.	6,298.
	$160,804.	$ 95,280.	$ 77,887.	$ 23,296.	$357,267.	$100,602.	$ 92,125.	.....	$ 4,911.	$197,638.

FRATERNAL SOCIETIES—EXHIBIT OF MORTUARY CERTIFICATES IN ALBERTA—1950

NAME OF SOCIETY	At end of 1949	Additions		Deductions			At End of 1950
		New Issued	Other Additions	Ceased by Death and Matured	Ceased by Lapse and Surrender	Other Deductions	
Aid Association for Lutherans	$1,073,486.	$ 179,500.	$ 48,221.	$ 130.	$ 127,000.	$ 34,485.	$1,139,592.
Ancient Order of Foresters	.....	.....	.....	.....	.....	.....	.....
Ancient Order of United Workmen of the Canadian North-West	298,000.	52,500.	.....	3,000.	43,500.	.....	304,000.
The Associated Canadian Travellers	147,175.	44,320.	.....	.....	26,410.	.....	165,085.
Canadian National Railways Employees Medical Aid Society of Saskatchewan	.....	.....	.....	.....	.....	.....	.....
Canadian Order of Foresters	1,189,685.	76,900.	13,440.	21,390.	55,403.	7,555.	1,195,677.
The Canadian Woodmen of the World	10,753.	.....	150.	.....	.....	.....	10,903.
The Grand Council of the Catholic Mutual Benefit Association of Canada	14,781.	.....	.....	1,000.	.....	.....	13,781.
The Grand Orange Lodge of British America	97,415.	3,000.	419.	2,301.	.....	.....	98,533.
Independent Mutual Benefit Federation	.....	.....	.....	.....	.....	.....	.....
The Independent Order of Foresters	989,301.	1,882,500.	33,202.	6,500.	521,796.	21,000.	2,355,707.
Independent Order of Oddfellows, Manchester Unity	.....	.....	.....	.....	.....	.....	.....
Knights of Columbus	1,228,912.	142,065.	5,000.	7,000.	50,500.	10,750.	1,307,727.
Lutheran Brotherhood	104,500.	10,000.	.....	.....	1,000.	.....	113,500.
Lutheran Mutual Aid Society	62,603.	.....	30.	2,000.	3,000.	.....	57,633.
The Maccabees	1,121,106.	176,476.	53,022.	3,123.	114,443.	14,130.	1,218,908.
Modern Woodmen of America	495,398.	.....	52,257.	16,183.	3,000.	65,206.	463,266.
National Slovak Society of the United States of America	142,805.	4,896.	500.	1,750.	10,600.	.....	135,851.
Order of United Commercial Travellers of America	.....	.....	.....	.....	.....	.....	.....
Polish Society for Brotherly Aid	.....	.....	.....	.....	.....	.....	.....
Sons of Norway	53,000.	41,500.	2,000.	.....	6,000.	1,000.	89,500.
Sons of Scotland Benevolent Association	1,752.	117,250.	7,212.	.....	6,750.	.....	119,464.
Woman's Benefit Association	252,133.	15,500.	.....	1,518.	8,574.	9,267.	248,274.
Workers Benevolent Association of Canada	604,750.	88,550.	8,700.	1,250.	53,800.	8,050.	638,900.
	$7,887,555.	$2,834,957.	$ 224,153.	$ 67,145.	$1,031,776.	$ 171,443.	$9,676,301.

FRATERNAL SOCIETIES—EXHIBIT OF CERTIFICATES (OTHER THAN MORTUARY) IN ALBERTA, 1950

NAME OF SOCIETY	Number at End 1949	New Issued	Revived	Terminated by Death	Lapsed	Expired	Transferred	Number at End 1950
Aid Association for Lutherans	...	...	...	...	...	...	...	...
Ancient Order of Foresters	44	...	...	2	...	...	...	42
Ancient Order of United Workmen of the Canadian North-West	...	...	...	...	...	...	...	...
The Associated Canadian Travellers	548	123	50	1	72	...	...	648
Canadian National Railways Employees Medical Aid Society of Saskatchewan	2,278	270	...	4	143	...	...	2,401
Canadian Order of Foresters	135	...	1	6	4	...	...	126
The Canadian Woodmen of the World	...	...	...	...	...	...	...	...
The Grand Council of the Catholic Mutual Benefit Association of Canada	1	...	...	...	...	...	...	1
The Grand Orange Lodge of British America	...	...	...	...	...	...	...	...
Independent Mutual Benefit Federation	324	9	2	5	15	...	7	308
The Independent Order of Foresters	103	161	6	...	94	...	...	176
Independent Order of Oddfellows, Manchester Unity	87	4	...	...	3	...	...	88
Knights of Columbus	...	...	...	...	...	...	...	...
Lutheran Brotherhood	...	...	...	...	...	...	...	...
Lutheran Mutual Aid Society	...	...	...	...	...	...	...	...
The Maccabees	269	43	18	...	77	10	...	243
Modern Woodmen of America	...	...	...	...	...	...	...	...
National Slovak Society of the United States of America	...	...	...	...	...	...	...	...
Order of United Commercial Travellers of America	682	63	33	7	82	...	10	679
Polish Society for Brotherly Aid	116	1	1	1	27	...	...	90
Sons of Norway	...	...	...	...	...	...	...	...
Sons of Scotland Benevolent Association	...	...	...	...	...	...	...	...
Woman's Benefit Association	...	...	...	...	...	...	...	...
Workers Benevolent Association of Canada	736	44	9	3	22	3	20	741
	5,323	718	120	29	539	13	37	5,543

ABSTRACT OF THE RETURNS OF FIRE INSURANCE COMPANIES
TRANSACTING BUSINESS IN THE PROVINCE OF ALBERTA, 1950

NAME OF COMPANY	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned
JOINT STOCK:				
The Acadia Fire Insurance Company	36,117.	21,757.	20,098.	92.37
Aetna Insurance Company	71,349.	65,067.	26,934.	41.39
Alberta General Insurance Company	239,907.	237,689.	93,319.	39.26
Alliance Assurance Company Limited	83,524.	62,658.	32,299.	51.55
The Alliance Insurance Company of Philadelphia	*3,952.*	2,087.	54.	2.58
American Alliance Insurance Company	16,209.	13,554.	9,446.	69.69
American Central Insurance Company	5,615.	4,345.	2,156.	49.62
American Equitable Assurance Company of New York	16,598.	12,582.	12,440.	98.87
American Home Fire Assurance Company	*160.*	.....	9,114.	.....
The American Insurance Company	37,939.	30,723.	11,818.	38.46
American Union Insurance Company	12,089.	10,572.	4,174.	39.48
Anglo-Scottish Insurance Company	7,602.	9,107.	6,086.	66.83
Atlas Assurance Company Limited	27,696.	20,680.	4,518.	21.85
The Automobile Insurance Company of Hartford, Connecticut	528.	355.	.....	.....
Baloise Fire Insurance Company Limited	13,063.	7,276.	5,466.	75.12
Beaver Fire Insurance Company	5,704.	6,689.	5,237.	78.29
The Bee Fire Insurance Company of Paris, France	17,782.	15,410.	9,470.	61.45
Boston Insurance Company	50,792.	44,738.	15,966.	35.69
British America Assurance Company	39,824.	36,314.	17,450.	48.05
The British & European Insurance Company Limited	3,932.	2,226.	1,077.	48.33
The British Canadian Insurance Company	33,650.	34,001.	17,024.	50.07
The British Crown Assurance Corporation Limited	32,623.	29,567.	12,677.	42.87
The British Empire Assurance Company	26,773.	19,892.	22,249.	111.85
The British General Insurance Company Limited	7,019.	5,438.	2,696.	49.58
The British Law Insurance Company Limited	8,025.	8,785.	5,918.	67.36
The British Northwestern Fire Insurance Company	21,749.	19,827.	8,451.	42.62
British Traders' Insurance Company Limited	43,194.	40,313.	33,981.	84.29
Caledonian-American Insurance Company	5,302.	4,151.	1,246.	30.02
Caledonian Insurance Company	37,539.	23,270.	7,904.	33.97
Camden Fire Insurance Association	41,842.	35,756.	19,992.	55.91
The Canada Accident and Fire Assurance Company	15,442.	11,893.	5,928.	49.84
Canada Security Assurance Company	18,548.	18,965.	4,965.	26.18
The Canadian Fire Insurance Company	80,576.	97,109.	31,802.	32.75
Canadian General Insurance Company	49,947.	49,482.	27,748.	56.08
Canadian Home Assurance Company	*3,996.*	20,379.	12,850.	63.06
The Canadian Indemnity Company	70,300.	64,976.	48,083.	74.00

ABSTRACT OF THE RETURNS OF FIRE INSURANCE COMPANIES TRANSACTING BUSINESS IN THE PROVINCE OF ALBERTA, 1950—Continued

NAME OF COMPANY	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned
The Canadian Mercantile Insurance Company	89,792.	80,327.	64,094.	79.79
The Canadian Surety Company	30,057.	21,280.	11,056.	51.95
Car and General Insurance Corporation Limited	36,015.	29,203.	19,355.	66.27
The Casualty Company of Canada	11,312.	13,046.	6,928.	53.10
The Central Insurance Company Limited	12,043.	11,610.	6,142.	52.90
Central Union Insurance Company	(MERGED WITH AMERICAN UNION INSURANCE COMPANY)			
The Century Insurance Company Limited	27,248.	36,148.	27,780.	76.85
Citizen's Insurance Company of New Jersey	31,783.	18,121.	13,743.	75.84
Commercial Union Assurance Company Limited	120,168.	91,920.	60,519.	65.84
Commonwealth Insurance Company	7,688.	1,295.	150.	11.58
The Connecticut Fire Insurance Company	38,841.	33,702.	11,416.	33.87
Consolidated Fire and Casualty Insurance Company	29,759.	16,585.	18,521.	111.67
The Continental Insurance Company	78,195	68,021.	13,286.	19.53
The Contingency Insurance Company Limited	11,439.	9,551.	1,261.	13.20
Cornhill Insurance Company Limited	13,572.	14,817.	6,292.	42.46
The Dominion Fire Insurance Company	33,689.	27,563.	6,378.	23.14
The Dominion of Canada General Insurance Company	34,144.	31,909.	7,234.	22.67
The Eagle Fire Company of New York	9,453.	8,946.	2,376.	26.56
Eagle Star Insurance Company Limited	107,714.	98,694.	51,284.	51.96
The Employers' Liability Assurance Corporation Limited	37,405.	31,810.	5,629.	17.70
Ensign Insurance Company	13,184.	10,674.	1,237.	11.59
Equitable Fire and Marine Insurance Company	7,768.	6,740.	2,283.	33.87
The Eureka-Security Fire and Marine Insurance Company	48,424.	48,568.	35,230.	72.54
Excess Insurance Company Limited	9,678.	13,107.	10,873.	82.95
Federal Insurance Company of Canada	24,004.	28,665.	16,031.	55.92
Federal Insurance Company	2,768.	2,737.	10,500.	383.63
Federation Insurance Company of Canada	49,234.	23,683.	20,265.	85.57
Fidelity-Phenix Fire Insurance Company of New York	80,783.	59,093.	22,305.	37.75
Fire Association of Philadelphia	64,617.	44,906.	31,189.	69.45
The Fire Insurance Company of Canada	27,336.	19,862.	15,713.	79.11
Fireman's Fund Insurance Company	23,953.	15,915.	9,492.	59.64
Firemen's Insurance Company of Newark, New Jersey	45,891.	37,785.	16,700.	44.20
First National Insurance Company of America	(ALL REINSURED)			

The General Accident Assurance Company of Canada	34,711.	32,254.	17,610.	54.60
General Accident Fire and Life Assurance Corporation Limited	48,581.	42,835.	39,632.	92.52
General Insurance Company of America	132,883.	127,874.	48,613.	38.01
General Security Insurance Company of Canada	31,013.	17,629.	20,946.	118.81
The Girard Fire and Marine Insurance Company	24,241.	22,367.	9,802.	43.82
Glen Falls Insurance Company	28,136.	23,663.	11,238.	47.49
The Globe Indemnity Company of Canada	15,054.	14,704.	7,678.	52.22
Grain Insurance and Guarantee Company	246,843.	259,781.	69,468.	26.74
Granite State Fire Insurance Company	16,535.	19,461.	2,504.	12.87
Great American Insurance Company	119,266.	99,621.	69,276.	69.54
Guardian Assurance Company Limited	55,408.	54,009.	35,988.	66.63
The Guardian Insurance Company of Canada	20,071.	17,058.	12,472.	73.12
Guildhall Insurance Company Limited	9,783.	9,461.	2,244.	23.71
The Halifax Insurance Company	41,295.	37,436.	18,656.	49.33
The Hanover Fire Insurance Company	23,195.	15,652.	2,717.	17.36
Hartford Fire Insurance Company	61,735.	64,832.	37,017.	57.09
Helvetia Swiss Fire Insurance Company Limited	*1,664*	2,999.	182.	6.07
The Home Insurance Company	98,646.	103,160.	57,139.	55.39
The Hudson Bay Insurance Company	18,837.	18,399.	9,607.	52.21
The Imperial Guarantee and Accident Insurance Company of Canada	14,578.	15,419.	4,951.	32.11
Imperial Insurance Office	15,646.	10,399.	6,155.	59.19
Insurance Company of North America	77,478.	70,709.	27,237.	38.52
The Law Union and Rock Insurance Company Limited	90,582.	69,261.	35,850.	51.76
The Legal and General Assurance Society Limited	35,527.	35,670.	28,011.	78.52
The Licenses and General Insurance Company Limited	11,775.	4,026.	1.	.....
The Liverpool and London and Globe Insurance Company Limited	148,434.	140,550.	99,866.	71.05
The Liverpool-Manitoba Assurance Company	24,086.	23,526.	12,284.	52.21
The Local Government Guarantee Society Limited	(ALL REINSURED)			
London and County Insurance Company Limited	11,799.	12,949.	3,183.	24.58
The London and Lancashire Guarantee and Accident Company of Canada	14,898.	11,447.	22,942.	200.42
The London & Lancashire Insurance Company, Limited	135,994.	124,923.	277,820.	222.39
The London and Provincial Marine and General Insurance Company, Limited	15,257.	13,604.	8,950.	65.79
London and Scottish Assurance Corporation, Limited	5,053.	4,771.	2,459.	51.54
The London Assurance	40,511.	38,465.	6,140.	15.96
London-Canada Insurance Company	51,951.	36,571.	21,527.	58.86
London Guarantee and Accident Company, Limited	13,544.	10,195.	7,537.	73.93
Mercantile Insurance Company	10,941.	9,275.	4,835.	52.10
Merchants and Manufacturers Insurance Company of New York	15,929.	15,127.	17,334.	114.59
Merchants & Traders Assurance Company	(ALL REINSURED)			
The Merchants Marine Insurance Company, Limited	10,624.	9,467.	917.	9.69
Mercury Insurance Company	32,791.	25,911.	14,413.	55.62
Michigan Fire and Marine Insurance Company	13,810.	12,063.	4,065.	33.70
Milwaukee Mechanics' Insurance Company	*158.*	*1,834.*	3,292.	.....

ABSTRACT OF THE RETURNS OF FIRE INSURANCE COMPANIES TRANSACTING BUSINESS IN THE PROVINCE OF ALBERTA, 1950—Continued

NAME OF COMPANY	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned
Monument Insurance Company Limited	6,253.	6,202.	7,840.	126.41
The Motor Union Insurance Company Limited	18,008.	14,505.	9,678.	66.72
National-Ben Franklin Fire Insurance Company of Pittsburgh, Pa.	71,691.	64,299.	29,694.	46.18
The National Fire and Casualty Insurance Company	7,883.	10,297.	6,395.	62.10
National Fire Insurance Company of Hartford	9,769.	12,481	*3,061.*	*24.52*
National General Insurance Company	678.	10,397.	20,768.	199.72
National Provincial Insurance Company, Limited	18,008.	14,735.	9,678.	65.68
New England Insurance Company	3,453.	3,043.	1,016.	33.39
New Hampshire Fire Insurance Company	17,613.	19,932.	5,535.	27.77
The New York Underwriters Insurance Company	9,603.	4,784.	1,570.	32.81
The New Zealand Insurance Company Limited	18,860.	7,910.	7,427.	93.89
Niagara Fire Insurance Company	21,011.	55,440.	93,405.	168.48
North British and Mercantile Insurance Company Limited	70,423.	66,380.	39,900.	60.11
The North Empire Fire Insurance Company	9,029.	6,713.	5,025.	74.85
Northern Assurance Company Limited	37,058.	34,984.	18,030.	51.54
The North River Insurance Company	46,607.	44,323.	37,991.	85.71
*The North West Fire Insurance Company	.....	.....	.....	.....
Northwestern National Insurance Company of Milwaukee, Wisconsin	35,925.	30,421.	16,638.	54.69
Norwich Union Fire Insurance Society Limited	71.332.	67,845.	34,892.	51.43
The Occidental Fire Insurance Company	25,641.	24,537.	5,124.	20.88
The Ocean Accident and Guarantee Corporation, Limited	15,442.	12,181.	5,928.	48.67
The Orion Insurance Company Limited	4,691.	1,392.	.....	.....
The Pacific Coast Insurance Company	7,579.	9,255.	6,086.	65.76
Pacific Fire Insurance Company	10,950.	6,541.	1,855.	28.35
The Palatine Insurance Company Limited	16,815.	14,258.	6,469.	45.37
The Patriotic Assurance Company Limited	29,812.	23,889.	16,966.	71.02
Pearl Assurance Company Limited	57,118.	56,269.	35,479.	63.05
The Phenix Fire Insurance Company of Paris	15,690.	13,194.	7,839.	59.41
Philadelphia Fire and Marine Insurance Company	15,727.	15,382.	56,647.	368.27
Phoenix Assurance Company Limited	108,352.	72,590.	60,296.	83.06
The Phoenix Insurance Company (Hartford, Conn.)	83,499.	75,843.	19,841.	26.51
The Planet Assurance Company, Limited	10,818.	9,193.	8,714.	94.79
Pool Insurance Company	94,798.	103,857.	47.	.05

Progressive Insurance Company of Canada	10,343.	10,058.	2,953.	29.35
The Providence Fire Insurance Company	29,659.	42,826.	67,925.	158.61
Providence Washington Insurance Company	53,662.	40,296.	54,263.	134.66
Provincial Insurance Company Limited	14,477.	15,797.	6,882.	43.57
The Prudential Assurance Company Limited (of England)	101,139.	88,824.	66,289.	74.63
Quebec Fire Assurance Company	7,655.	6,985.	2,224.	31.84
Railway Passengers Assurance Company	14,411.	13,293.	9,384.	70.59
Reliance Insurance Company of Canada	19,584.	16,993.	5,756.	33.87
Rhode Island Insurance Company	(ALL REINSURED)			
The Royal Exchange Assurance	230,740.	190,335.	153,384.	80.58
Royal Insurance Company Limited	254,155.	232,788.	111,265.	47.80
The Royal Scottish Insurance Company, Limited	6,738.	6,362.	3,278.	51.52
St. Paul Fire and Marine Insurance Company	82,275.	80,280.	42,563.	53.01
Scottish Canadian Assurance Corporation	4,624.	16,385.	4,682.	28.57
Scottish Insurance Corporation Limited	14,661.	49,021.	8,877.	18.10
Scottish Metropolitan Assurance Company Limited	11,791.	11,131.	5,757.	51.54
The Scottish Union and National Insurance Company	41,783.	34,353.	22,725.	66.15
The Sea Insurance Company Limited	13,896.	20,835.	1,468.	7.04
Security Insurance Company of New Haven	19,697.	11,490.	8,646.	75.25
Security National Insurance Company	5,437.	4,958.	2,113.	42.62
Sentinel Fire Insurance Company	3,453.	3,043.	1,016	33.39
The South British Insurance Company, Limited	29,994.	23,346.	12,094.	51.80
Springfield Fire and Marine Insurance Company	138,038.	120,565.	39,954.	33.14
Standard Insurance Company of New York	450.	550.	*685.*	.....
The Stanstead & Sherbrook Insurance Company	27,887.	30,551.	27,056.	88.56
The State Assurance Company Limited	18,008.	14,735.	9,678.	65.68
Sun Insurance Office Limited	86,428.	69,796.	35,514.	50.88
Svea-Norman Insurance Company Limited	12,830.	6,166.	1,437.	23.30
Switzerland General Insurance Company Limited	6,239.	10,506.	3,225.	30.69
Toronto General Insurance Company	40,866.	40,447.	22,703.	56.13
Transcontinental Insurance Company	25,188.	10,050.	9,634.	95.86
The Travellers Fire Insurance Company	8,869.	6,692.	1,140.	17.04
Union Assurance Society Limited	26,672.	20,716.	10,240.	49.43
Union Insurance Society of Canton, Limited	80,217.	74,868.	63,107.	84.29
The Union Marine and General Insurance Company Limited	13,544.	10,195.	7,537.	73.93
United British Insurance Company Limited	(ALL REINSURED)			
Wellington Fire Insurance Company	19,971.	16,765.	9,078.	54.14
Westchester Fire Insurance Company	29,763.	29,964.	11,784.	39.33
The Western Assurance Company	29,533.	17,553.	3,527.	20.09
Western Union Insurance Company	113,684.	100,208.	55,675.	55.55
The Westminster Fire Office	(ALL REINSURED)			
The World Fire and Marine Insurance Company	18,222.	14,591.	6,908.	47.34
The Yorkshire Insurance Company Limited	51,255.	32,996.	32,293.	97.87

ABSTRACT OF THE RETURNS OF FIRE INSURANCE COMPANIES TRANSACTING BUSINESS IN THE PROVINCE OF ALBERTA, 1950—Continued

NAME OF COMPANY	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned
LLOYDS				
Non-Marine Underwriters' Members of Lloyds, London, England	256,299.	235,731.	128,655.	54.57
MUTUALS (Extra-Provincial):				
The Perth Mutual Fire Insurance Company	39,432.	23,368.	23,101.	98.86
Retail Lumbermen's Mutual Fire Insurance Company	2,659.	2,659.	2,129.	80.07
Saskatchewan Mutual Fire Insurance Company	130,358.	113,032.	76,587.	67.75
RECIPROCAL EXCHANGES:				
Affiliated Underwriters	20,904.	16,857.	337.	200.
American Exchange Underwriters	3,036.	2,578.	25.	.98
Canadian Reciprocal Underwriters	2,742.	1,454.	9.	.62
Canners Exchange Subscribers of Warner Inter-Insurance Bureau	10,758.	11,626.	266.	2.29
Fire Proof-Sprinklered Underwriters	1,349.	1,151.	11.	1.04
Individual Underwriters	5,061.	4,296.	42.	.98
Lumbermen's Underwriting Alliance	30,463.	21,130.	.....	.....
Metropolitan Inter-Insurers	3,036.	2,578.	25.	.98
New York Reciprocal Underwriters	4,386.	3,723.	36.	.98
Retail Lumbermen's Inter-Insurance Exchange	55,860.	54,421.	123,560.	227.05
Warner Reciprocal Insurers	790.	1,889.	.....	.....
OTHER MUTUALS:				
The Central Manufacturers Mutual Insurance Company	1,511.	1,597.	*190.*	.....
The Economical Mutual Fire Insurance Company	27,980.	23,110.	21,824.	94.43
Federated Mutual Implement and Hardware Insurance Company	188,556.	177,529.	48,175.	27.14
Gore District Mutual Fire Insurance Company	57,463.	54,333.	51,370.	95.55
Liberty Mutual Fire Insurance Company	41,454.	36,747.	15,305.	41.62
Manufacturers Mutual Fire Insurance Company	19,857.	11,350.	4,962.	43.72
Mill Owners Mutual Fire Insurance Company	22,262.	25,012.	4,621.	18.47
Northwestern Mutual Fire Association	104,792.	97,240.	29,080.	29.90
The Portage La Prairie Mutual Insurance Company	247,200.	232,199.	185,608.	79.93
The Wawanesa Mutual Insurance Company	371,206.	352,920.	170,030.	48.18
	$8,481,655.	$7,683,520.	$4,561,085.	59.33

* Not Writing New Business in This Province

ABSTRACT OF THE RETURNS OF AUTOMOBILE INSURANCE COMPANIES

TRANSACTING BUSINESS IN THE PROVINCE OF ALBERTA, 1950

NAME OF COMPANY	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %
The Acadia Fire Insurance Company	$ 5,167.	$ 3,014.	$ 1,372.	45.52
The Aetna Casualty and Surety Company	.....	.....	.....	.....
Aetna Insurance Company	.....	.....	.....	.....
Alliance Assurance Company Limited	17,335.	16,930.	8,664.	51.18
The Alliance Insurance Company of Philadelphia	.....	.....	*209.*	.....
Allstate Insurance Company	.....	.....	.....	.....
American Alliance Insurance Company	8,629.	7,833.	4,189.	53.48
American Automobile Fire Insurance Company	301.	864.	1,522.	176.16
American Automobile Insurance Company	3,681.	2,460.	7,905.	321.34
Anglo-Scottish Insurance Company, Limited	11,820.	12,231.	6,148.	50.26
Arex Indemnity Company	846.	649.	56.	8.63
Atlas Assurance Company Limited	16,863.	14,050.	11,657.	82.97
The Automobile Insurance Company of Hartford, Connecticut	.....	.....	.....	.....
Baloise Fire Insurance Company Limited	4,325.	1,403.	2,161.	154.03
British America Assurance Company	58,367.	53,296.	28,497.	53.47
The British Canadian Insurance Company	87,733.	91,167.	76,623.	84.05
The British Empire Assurance Company	35,202.	27,368.	11,697.	42.74
The British General Insurance Company, Limited	6,494.	5,686.	2,485.	43.70
The British Law Insurance Company, Limited	8,480.	6,508.	7,052.	108.35
British Traders' Insurance Company, Limited	60,701.	50,760.	32,529.	64.08
Caledonian Insurance Company	17,641.	17,116.	13,524.	79.01
Calvert Fire Insurance Company	362.	114.	.....	.....
The Camden Fire Insurance Association	66,244.	63,140.	55,959.	88.63
The Canada Accident and Fire Assurance Company	18,669.	16,345.	7,145.	43.71
Canada Security Assurance Company	27,098.	24,248.	9,279.	38.27
Canada West Insurance Company	394,900.	351,252.	147,148.	41.89
The Canadian Fire Insurance Company	95,350.	80,676.	27,189.	33.70
Canadian General Insurance Company	35,534.	35,235.	24,805.	70.40
Canadian Home Assurance Company	.....	.....	.....	.....
The Canadian Indemnity Company	103,066.	88,582.	54,454.	61.47
The Canadian Mercantile Insurance Company	32,601.	24,018.	16,177.	67.35
The Canadian Surety Company	285,889.	252,492.	202,768.	80.31
Car and General Insurance Corporation, Limited	104,423.	85,450.	38,084.	44.56
The Casualty Company of Canada	72,961.	71,804.	25,193.	35.09
The Central Insurance Company Limited	.....	(All re-insured)		.....

The Century Insurance Company Limited	11,864.	12,407.	6,148.	49.55
Citizens Insurance Company of N. J.	7,255.	4,133.	2,465.	59.64
Commercial Casualty Insurance Company	2,053.	1,366.	*6,074.*	.....
Commercial Union Assurance Company Limited	10,552.	9,260.	4,039.	43.62
Consolidated Fire and Casualty Insurance Company	3,603.	1,945.	373.	19.17
Continental Casualty Company	8,889.	8,973.	2,279.	25.40
The Continental Insurance Company	49,383.	44,522.	28,360.	63.70
The Contingency Insurance Company Limited	12,011.	8,202.	10,712.	130.60
Cornhill Insurance Company, Limited	13,050.	11,719.	8,028.	68.50
The Dominion Fire Insurance Company	35,947.	33,404.	12,178.	36.46
The Dominion of Canada General Insurance Company	177,090.	170,579.	91,651.	53.72
The Eagle Fire Company of New York	2,292.	2,403.	107.	4.45
The Employer's Liability Assurance Corporation, Limited	64,883.	62,928.	24,429.	38.82
The Eureka-Security Fire and Marine Insurance Company	34.	18.	.....	.....
Federal Fire Insurance Company of Canada	50,906.	47,811.	17,424.	36.82
Federal Insurance Company	917.	728.	703.	96.57
The Fidelity and Casualty Company of New York	.....	.....	1,050.	.....
Fidelity Insurance Company of Canada	20,237.	22,677.	8,314.	36.66
Fidelity-Phenix Fire Insurance Company of New York	61,073.	52,603.	23,046.	43.81
Firemen's Fund Insurance Company	920.	478.	30.	6.27
First National Insurance Company of America	.....	(All re-insured)		.....
The General Accident Assurance Company of Canada	99,514.	99,189.	46,828.	47.21
General Accident Fire and Life Assurance Corporation, Limited	64,770.	57,641.	17,522.	30.40
General Casualty Company of America	66,664.	59,106.	7,489.	12.67
General Exchange Insurance Corporation	454,067.	299,254.	188,132.	62.91
General Insurance Company of America	80,200.	70,678.	20,583.	29.122
General Security Insurance Company of Canada	29,221.	21,744.	15,941.	73.31
Glens Falls Insurance Company	146,022.	136,691.	77,598.	56.77
The Globe Indemnity Company of Canada	98,642.	82,171.	51,884.	63.14
Great American Indemnity Company	52,614.	49,678.	21,130.	42.53
Great American Insurance Company	63,279.	57,450.	30,723.	53.48
Guardian Assurance Company Limited (London, England)	2,180.	1,513.	.....	.....
The Guardian Insurance Company of Canada	327,585.	276,078.	165,456.	59.93
Guildhall Insurance Company, Limited	7,546.	6,145.	1,251.	20.35
The Halifax Insurance Company	31,334.	26,558.	21,736.	81.84
Hartford Accident and Indemnity Company	56,188.	46,352.	44,960.	97.00
Hartford Fire Insurance Company	7,192.	6,026.	*124.*	*205.*
The Home Insurance Company	876.	1,140.	720.	63.16
The Hudson Bay Insurance Company	6,922.	5,240	3,564.	68.02
The Imperial Guarantee and Accident Insurance Company of Canada	3,157.	6,187.	611.	9.88
Imperial Insurance Office	2,211.	1,822.	1,599.	87.76
Indemnity Insurance Company of North America	1,513.	2,663.	36.	1.35
Insurance Company of North America	153.	181.	(11.)	.....

ABSTRACT OF THE RETURNS OF AUTOMOBILE INSURANCE COMPANIES
TRANSACTING BUSINESS IN THE PROVINCE OF ALBERTA, 1950

NAME OF COMPANY	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %
The Law Union and Rock Insurance Company Limited	69,214.	49,737.	56,543.	113.68
The Legal and General Assurance Society Limited	8,327.	6,176.	3,291.	53.28
The Licenses and General Insurance Company, Limited	1,199.	604.	.....	.....
The Liverpool and London and Globe Insurance Company Limited	41,523.	35,839.	21,901.	61.11
The Liverpool-Manitoba Assurance Company	13,844.	11,221.	7,242.	64.54
London and County Insurance Company, Limited	17,034.	16,655.	6,991.	41.98
The London and Edinburgh Insurance Company Limited	992.	2,340.	210.	8.97
The London and Lancashire Guarantee and Accident Company of Canada	79,101.	58,701.	46,478.	79.18
The London and Lancashire Insurance Company Limited	11,400.	9,725.	5,920.	60.87
The London and Provincial Marine and General Insurance Company, Limited	9,400.	7,520.	6,110.	81.25
London and Scottish Assurance Corporation, Limited	2,849.	2,804.	1,182.	42.15
The London Assurance	9,458.	8,350.	6,793.	81.35
London-Canada Insurance Company	43,148.	40,752.	10,023.	24.60
London Guarantee and Accident Company Limited	5,685.	7,995.	4,915.	61.48
Maryland Casualty Company	3,136.	3,127.	*1,061.*	.....
Merchants and Traders Assurance Company	(All re-insured)			
The Merchants Marine Insurance Company, Limited	661.	755.	1,060.	140.39
Mercury Insurance Company	38,366.	30,531.	12,565.	41.00
The Metropolitan Casualty Insurance Company of New York	137,315.	123,894.	111,203.	89.76
Milwaukee Mechanics' Insurance Company	2,583.	1,749.	(1,005.)	.....
The Motor Union Insurance Company, Limited	86,452.	73,405.	48,214.	65.68
National-Ben Franklin Fire Insurance Company of Pittsburgh	125,341.	110,335.	56,831.	51.51
National Fire Insurance Company of Hartford	203.	291.	86.	29.55
National General Insurance Company	526.	3,855.	2,821.	73.17
The New Zealand Insurance Company Limited	7,443.	4,908.	1,419.	28.91
Niagara Fire Insurance Company	14,285.	11,165.	*1,541.*	.....
North British and Mercantile Insurance Company Limited	47,680.	41,638.	32,446.	77.92
Northern Assurance Company, Limited	37,273.	34,637.	12,556.	36.25
Northwest Casualty Company	60,818.	45,611.	45,274.	99.26
Northwestern National Insurance Company of Milwaukee, Wisconsin	11,626.	10,628.	2,195.	20.65
Norwich Union Fire Insurance Society Limited	58,834.	54,122.	18,307.	33.83

The Occidental Fire Insurance Company	31,545.	22,036.	14,893.	67.58
The Ocean Accident and Guarantee Corporation Limited	36,527.	31,980.	13,980.	43.71
The Orion Insurance Company Limited	3,596.	1,798.	3,555.	197.69
The Pacific Coast Fire Insurance Company	11,827.	12,136.	6,148.	50.66
The Palatine Insurance Company Limited	4,058.	3,553.	1,553.	43.71
The Patriotic Assurance Company Limited	27,310.	19,782.	9,283.	46.93
Pearl Assurance Company Limited	122,884.	121,930.	52,565.	43.11
The Phenix Fire Insurance Company of Paris	297.	309.	815.	263.75
Phoenix Assurance Company Limited	20,307.	15,791.	7,407.	46.91
Progressive Insurance Company of Canada	392,316.	249,257.	208,555.	83.67
Provincial Insurance Company Limited	222.	134.	200.	149.25
The Prudential Assurance Company Limited (of England)	109,495.	94,365.	59,830.	63.40
Railway Passengers Assurance Company	23,766.	20,698.	12,284.	59.35
The Royal Exchange Assurance	10,398.	8,966.	3,126.	34.86
Royal Insurance Company Limited	119,603.	101,972.	78,263.	76.75
St. Paul Fire and Marine Insurance Company	55,095.	47,838.	32,272.	67.00
Saint Paul-Mercury Indemnity Company of Saint Paul	61,520.	52,381.	30,458.	58.00
Scottish Canadian Assurance Corporation	23,747.	27,618.	11,110.	40.23
Scottish Insurance Corporation Limited	10,204.	10,328.	7,713.	74.68
Scottish Metropolitan Assurance Company Limited	11,811.	10,286.	11,339.	110.24
The Scottish Union and National Insurance Company	18,807.	15,071.	24,975.	165.72
Service Fire Insurance Company of New York	65,486.	52,238.	42,018.	80.44
The South British Insurance Company Limited	.....	(All re-insured)		.....
Standard Insurance Company of New York	.....	.....	.....	.....
Sun Insurance Office Limited	43,786.	35,412.	17,690.	49.95
Switzerland General Insurance Company Limited	10.	11.	.....	.....
Toronto General Insurance Company	29,073.	28,829.	19,995.	69.36
Transcontinental Insurance Company	3,877.	3,031.	5.	.16
The Travellers Fire Insurance Company	4,511.	3,600.	408.	11.33
The Travellers Indemnity Company (Hartford, Conn.)	44,758.	32,167.	27,141.	84.38
The Travellers Insurance Company (Hartford, Conn.)	.....	.....	.....	.....
Union Assurance Society Limited	4,871.	4,264.	1,863.	43.69
Union Insurance Society of Canton, Limited	112,730.	94,269.	60,412.	64.08
The Union Marine and General Insurance Company Limited	45,914.	31,867.	15,518.	48.70
United British Insurance Company Limited	.....	(All re-insured)		.....
United National Indemnity Company	3,194.	2,282.	5,507.	231.19
United States Fidelity and Guaranty Company	125,543.	130,026.	48,842.	37.56
United States Guarantee Company	134.	68.	10.	1.47
Wellington Fire Insurance Company	6,571.	6,489.	6,361.	98.03
The Western Assurance Company	50,153.	45,160.	45,127.	99.93
Western Union Insurance Company	307,236.	260,320.	36,871.	14.16
The Westminster Fire Office	.....	(All re-insured)		.....
The World Fire and Marine Insurance Company	.....	.....	.....	.....

ABSTRACT OF THE RETURNS OF AU TOMOBILE INSURANCE COMPANIES

TRANSACTING BUSINESS IN THE PROVINCE OF ALBERTA, 1950

NAME OF COMPANY	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %
The Yorkshire Insurance Company Limited	55,081.	43,459.	8,860.	20.39
Zurich General Accident and Liability Insurance Company Limited	106,187.	79,974.	43,284.	54.12
LLOYD'S:				
Non-Marine Underwriters, Members, of Lloyd's, London, England	244,779.	229,581.	71,139.	30.99
MUTUALS (EXTRA-PROVINCIAL):				
Saskatchewan Mutual Fire Insurance Company	289,888.	260,243.	143,366.	55.08
OTHER MUTUALS':				
The Economical Mutual Fire Insurance Company	60,454.	50,017.	30,793.	61.56
Federated Mutual Implement and Hardware Insurance Company	64,673.	55,902.	20,973.	37.52
Gore District Mutual Fire Insurance Company	13,512.	12,951.	1,500.	11.58
Liberty Mutual Fire Insurance Company	31,188.	22,866.	26,155.	114.38
Liberty Mutual Insurance Company	528.	1,265.	216.	17.07
Lumbermens Mutual Casualty Company	18,772.	14,064.	13,839.	98.43
The Wawanesa Mutual Insurance Company	368,254.	323,297.	132,850.	41.09
RECIPROCAL EXCHANGE:				
Affiliated Underwriters	466.	515.	13.	2.56
	$7,859,276.	$6,715,420.	$3,707,012.	55.20

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING ACCIDENT, SICKNESS, LIABILITY AND GUARANTEE CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1950

NAME OF COMPANY	Accident		Sickness		Liability		Guarantee	
	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims
The Acadia Fire Insurance Company	$ 20.	.....	.....	.....	$ 321.	.....	.....	.....
The Aetna Casualty and Surety Company	.....	.....	.....	.....	.....	.....	.....	.....
Aetna Life Insurance Company	121,600.	$ 116,829.	(Combined)		.....	.....	.....	.....
The Alberta Fire and Accident Insurance Company Limited	4,634.	1,580.	(Combined)		.....	.....	.....	.....
Alberta General Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....
Alliance Assurance Company Limited	38.	.....	.....	.....	560.	$ 250.	$ 6.	.....
Allstate Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....
American Automobile Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....
Anglo-Scottish Insurance Company Limited	.....	.....	.....	.....	85.	.....	10.	.....
Arex Indemnity Company	.....	.....	.....	.....	.....	.....	.....	.....
Atlas Assurance Company Limited	.....	.....	.....	.....	921.	.....	.....	.....
Aviation and General Insurance Company Limited	14.	.....	.....	.....	.....	.....	.....	.....
British America Assurance Company	2,167.	*686.*	1,162.	$ 113.	11,538.	2,468.	2,949.	18.
The British Aviation Insurance Company Limited	3,314.	.....	.....	.....	2,575.	.....	.....	.....
The British Canadian Insurance Company	1,291.	8,112.	816.	254.	11,003.	838.	294.	100.
The British Empire Assurance Company	1,100.	4,620.	526.	.....	2,435.	4,042.	78.	.....
The British Northwestern Fire Insurance Company	1,289.	*93.*	650.	512.	351.	*145.*	.....	.....
British Law Insurance Co. Ltd.	.....	.....	.....	.....	9.	.....	.....	.....
The Canada Accident and Fire Assurance Company	491.	.....	147.	.....	879.	16.	202.	.....
Canada Health and Accident Assurance Corporation	120,822.	34,517.	(Combined)		.....	.....	.....	.....
Canada Security Assurance Company	388.	25.	.....	.....	1,508.	448.	970.	2,458.
The Canadian Fire Insurance Company	1,370.	419.	.....	.....	6,549.	1,566.	13,453.	574.
Canadian General Insurance Company	476.	*218.*	34.	67.	15,635.	3,981.	8,678.	*2,359.*
Canadian Home Assurance Company	.....	.....	.....	.....	.....	.....	.....	.....
The Canadian Indemnity Company	3,028.	1,067.	2,380.	1,514.	8,918.	6,383.	24,981.	*1,352.*
The Canadian Mercantile Insurance Company	.....	.....	.....	.....	*1,527.*	*55.*	238.	.....
The Canadian Surety Company	.....	*25.*	.....	.....	24,002.	*6,963.*	43,079.	5,666.
Car and General Insurance Corporation, Limited	229.	.....	.....	.....	3,102.	567.	.....	.....
The Casualty Company of Canada	5,654.	1,544.	(Combined)		4,461.	225.	395.	.....
The Century Insurance Company Limited	245.	.....	.....	.....	1,347.	37.	40.	.....
Commercial Casualty Insurance Company	53.	5.	59.	5.	167.	*1,222.*	42.	.....
Commercial Union Assurance Company Limited	2,039.	198.	(Combined)		2,737.	875.	.....	.....
Commonwealth Insurance Company	.....	.....	.....	.....	88.	.....	.....	.....
Confederation Life Association	110,423.	184,033.	(Combined)		.....	.....	.....	.....
Consolidated Fire and Casualty Insurance Company	.....	.....	.....	.....	268.	*55.*	3.	.....

Continental Assurance Company	.....	.....	.....	.....	.....	.....	.....	.....
Continental Casualty Company	76,073.	38,563.	282,837.	60,863.	844.	160.	.....	.....
The Contingency Insurance Company Limited	.....	.....	.....	.....	.....	.....	.....	.....
The Crown Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....
The Dominion Fire Insurance Company	.....	.....	.....	.....	889.	4.	2,233.	.....
Dominion General Benefit Association	.....	.....	22,821.	15,437.	.....	.....	.....	.....
The Dominion of Canada General Insurance Company	33,542.	10,723.	(Combined)		10,400.	3,798.	1,712.	*272.*
The Employers' Liability Assurance Corporation, Limited	9,684.	*2,350.*	8,846.	2,307.	15,913.	1,266.	2,150.	3,187.
Federal Fire Insurance Company of Canada	256.	*140.*	.....	.....	268.	326.	3.	.....
Federal Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....
Federation Insurance Company of Canada	.....	.....	.....	.....	250.	.....	928.	.....
The Fidelity and Casualty Company of New York	6,168.	.....	.....	.....	50.	.....	.....	.....
Fidelity Insurance Company of Canada	371.	.....	.....	.....	5,064.	220.	1,929.	*228.*
Fireman's Fund Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....
The General Accident Assurance Company of Canada	5,396.	1,226.	(Combined)		39,695.	10,323.	18,500.	100.
General Accident, Fire and Life Assurance Corporation Limited	1,555.	285.	(Combined)		14,327.	1,318.	.....	.....
General Casualty Company of America	3,288.	709.	.....	.....	26,796.	3,927.	3,746.	785.
General Security Insurance Company	50.	.....	.....	.....	901.	4.	.....	.....
The Globe Indemnity Company of Canada	3,887.	5,060.	885.	7.	14,392.	1,917.	3,677.	*1,210.*
Grain Insurance and Guarantee Company	.....	.....	.....	.....	.....	.....	13,789.	8,614.
Great American Indemnity Company	108.	200.	.....	.....	769.	380.	45.	*61.*
The Great-West Life Assurance Company	70,714.	44,280.	(Combined)		.....	.....	.....	.....
The Guarantee Company of North America	.....	.....	.....	.....	.....	.....	3,831.	.....
Guardian Assurance Company, Limited (London, Eng.)	1,311.	.....	.....	.....	.....	.....	311.	.....
The Guardian Insurance Company of Canada	3,662.	189.	658.	77.	5,332.	444.	2,114.	*300.*
Guildhall Insurance Company Limited	143.	419.	16.	200.	76.	.....	.....	.....
The Halifax Insurance Company	10,460.	2,303.	(Combined)		7,745.	10,919.	2,461.	2,439.
Hartford Accident and Indemnity Company	438.	.....	.....	.....	6,411.	*714.*	266.	.....
The Hudson Bay Insurance Company	278.	364.	63.	*1.*	1,028.	168.	263.	5.
The Imperial Guarantee and Accident Insurance Company of Canada	35,408	16,451.	(Combined)		375.	*732.*	1,869.	*346.*
Imperial Insurance Office	585.	.....	.....	36.	112.	275.	.....	.....
The Imperial Life Assurance Company of Canada	4,537.	1,148.	(Combined)		.....	.....	.....	.....
Indemnity Insurance Company of North America	1,618.	100.	.....	.....	78,279.	20,395.	27,574.	2,671.
The Law Union and Rock Insurance Company Limited	252.	12.	.....	.....	8,206.	8,992.	130.	.....
The Legal and General Assurance Society Limited	.....	30.	.....	.....	244.	.....	.....	.....
The Liverpool and London and Globe Insurance Company Limited	1,666.	2,176.	379.	*3.*	6,168.	939.	1,576.	*117.*
The Liverpool-Manitoba Assurance Company	556.	727.	127.	*1.*	2,056.	337.	525.	9.
The London and Lancashire Guarantee and Accident Company of Canada	1,015.	32.	730.	*502.*	2,334.	100.	428.	700.
The London Assurance	160.	.....	51.	.....	1,118.	*176.*	.....	.....
London Guarantee and Accident Company Limited	1,035.	200.	303.	.....	420.	250.	6,923.	.....
London Life Insurance Company	498,606.	380,318.	.....	.....	.....	.....	.....	.....
London & Scottish Assurance Corp. Ltd.	.....	.....	.....	.....	72.	.....	.....	.....

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING ACCIDENT, SICKNESS, LIABILITY AND GUARANTEE CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1950

NAME OF COMPANY	Accident		Sickness		Liability		Guarantee	
	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims
Maryland Casualty Company	465.	.....	.....	.....	664.	*2,397.*	337.	.....
Merchants and Traders Assurance Company	.....	.....	.....	.....	326.	.....	.....	.....
The Metropolitan Casualty Insurance Company of New York	2,450.	368.	.....	.....	33,818.	19,392.	3,342.	10,915.
Metropolitan Life Insurance Company	118,300.	87,504.	(Combined)		.....	.....	.....	.....
The Motor Union Insurance Company, Limited	35.	.....	.....	.....	386.	.....	.....	.....
National General Insurance Company	*3.*	.....	.....	.....	*199.*	.....	.....	.....
The New Zealand Insurance Company Limited	.....	.....	.....	.....	15.	.....	.....	.....
North American Life and Casualty Company	44,351.	28,620.	(Combined)		.....	.....	.....	.....
North British & Mercantile Insurance Company Limited	24,531.	16,053.	(Combined)		2,309.	595.	58.	.....
Northern Assurance Company Limited	199.	.....	12.	.....	889.	*1,308.*	176.	.....
Northwest Casualty Company	789.	216.	.....	.....	3,910.	275.	.....	.....
Norwich Union Fire Insurance Society, Limited	770.	.....	27.	.....	12,043.	*428.*	814.	2,439.
The Occidental Fire Insurance Company	.....	.....	.....	.....	520.	200.	.....	.....
Occidental Life Insurance Company of California	4,017.	2,201.	(Combined)		.....	.....	.....	.....
The Ocean Accident and Guarantee Corporation Limited	1,439.	370.	158.	225.	510.	.....	682.	2,005.
The Orion Insurance Company Limited	.....	.....	.....	.....	35.	.....	.....	.....
The Pacific Coast Fire Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....
Pearl Assurance Company Limited	595.	.....	.....	.....	16,351.	3,826.	7,290.	.....
Phoenix Assurance Company Limited	384.	.....	58.	.....	950.	.....	751.	.....
Progressive Insurance Company of Canada	.....	.....	.....	.....	937.	50.	.....	.....
The Protective Association of Canada	18,210.	9,808.	(Combined)		.....	.....	.....	.....
The Prudential Assurance Company Limited (of England)	78,376.	46,794.	(Combined)		16,989.	2,724.	224.	97.
The Prudential Insurance Company of America	.....	.....	.....	.....	.....	.....	.....	.....
Railway Passengers Assurance Company	644.	.....	231.	.....	832.	*316.*	225.	*56.*
The Royal Exchange Assurance	13.	.....	.....	.....	10,267.	293.	9,756.	1,242.
Royal Insurance Company Limited	6,342.	13,651.	1,077.	13.	17,454.	2,285.	4,319.	*1,131.*
Scottish Canadian Assurance Corporation	85.	.....	15.	.....	389.	.....	1,986.	.....
Scottish Metropolitan Assurance Company Limited	.....	.....	.....	.....	137.	.....	5.	.....
The South British Insurance Company Limited	.....	.....	.....	.....	.....	.....	.....	.....
Sun Insurance Office, Limited	653.	19.	234.	.....	1,295.	*51.*	158.	.....
Toronto General Insurance Company	389.	*178.*	28.	55.	12,973.	3,206.	7,100.	*1,850.*
The Travellers Indemnity Company (Hartford, Conn.)	.....	.....	.....	.....	6,978.	*6,777.*	.....	.....

The Travellers Insurance Company (Hartford, Conn.)	89,539.	69,963.	(Combined)		7,065.	*2,744.*	.....	.....
Union Assurance Society, Limited	138.	.....	.....	.....	308.	47.	.....	.....
Union Insurance Society of Canton, Limited	2,208.	210.	1,100.	250.	10,403.	3,978.	1,491.	.....
The Union Marine and General Insurance Company Limited	107.	.....	.....	*100.*	1,317.	.....	79.	.....
United National Indemnity Company	1,111.	.....	.....	.....	262.	*258.*	870.	.....
United States Fidelity and Guarantee Company	2,353.	150.	99.	.....	74,024.	1,512.	45,008.	*1,502.*
Wellington Fire Insurance Company	9.	.....	.....	.....	268.	332.	3.	.....
The Western Assurance Company	1,028.	577.	434.	307.	5,536.	139.	874.	.....
Western Surety Company Limited	.....	.....	.....	.....	.....	.....	7,982.	.....
Western Union Insurance Company	1,178.	470.	(Combined)		563.	.....	2,608.	.....
The Westminster Fire Office	ALL REINSURED							
The Yorkshire Insurance Company	137.	94.	.....	.....	1,225.	10.	13.	.....
Zurich General Accident and Liability Insurance Company Ltd.	160,495.	133,394.	(Combined)		4,575.	52.	687.	413.
LLOYD'S:								
Non Marine Underwriters, Members of Lloyd's, London, Eng.	11,530.	10,230.	(Combined)		36,214.	9,460.	19,414.	*5,068.*
MUTUALS:								
The Economical Mutual Fire Insurance Company	10,415.	6,964.	(Combined)		52.	.....	61.	.....
Federated Mutual Implement and Hardware Insurance Company	7,296.	6,542.	(Combined)		10.	64.	.....	.....
Gore District Mutual Fire Insurance Company	175.	.....	.....	.....	136.	.....	391.	.....
John Hancock Mutual Life Insurance Company	8,639.	3,843.	(Combined)		.....	.....	.....	.....
Liberty Mutual Fire Insurance Company	110.	.....	.....	.....	12.	.....	.....	.....
Liberty Mutual Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....
Lumbermen's Mutual Casualty Company	850.	200.	.....	.....	*89.*	.....	1,829.	.....
Mutual Benefit, Health and Accident Association	411,839.	277,914.	(Combined)		.....	.....	.....	.....
The Mutual Life Assurance Company of Canada	71,925.	65,586.	(Combined)		.....	.....	.....	.....
Saskatchewan Mutual Fire Insurance Company	3,178.	2,042.	.....	.....	53.	.....	.....	.....
The Wawanesa Mutual Isurance Company	4,289.	150.	.....	.....	231.	.....	.....	.....
	2,245,090.	1,638,707.	326,963.	81,635.	631,229.	112,174.	310,934.	28,585.

ABSTRACT OF THE RETURNS OF HAIL INSURANCE COMPANIES TRANSACTING BUSINESS IN THE PROVINCE OF ALBERTA, 1950

NAME OF COMPANY	Net Premiums Written	Net Premiums Earned	Net Premiums Incurred	Ratio Net Claims Incurred to Net Premiums Earned %
Aetna Insurance Company	78,864.	78,864.	40,917.	51.88
American Alliance Insurance Company	9,071.	9,071.	4,084.	45.02
The Bee Hail Insurance Company	16,358.	16,358.	10,646.	65.08
Citizens Insurance Company of New Jersey	26,146.	26,146.	6,845.	26.14
The Connecticut Fire Insurance Company	5,492.	5,942.	2,914.	49.04
The Continental Insurance Company	34,283.	34,283.	6,901.	20.13
Equitable Fire and Marine Insurance Company	1,188	1,188.	583.	49.07
Fidelity-Phenix Fire Insurance Company of New York	14,590.	14,590.	6,057.	41.51
Great American Insurance Company	66,519.	66,519.	29,952.	45.03
The Halifax Insurance Company	.....	.....	.....	.....
The Home Insurance Company	28,927.	28,927.	10,289.	35.57
Insurance Company of North America	65,274.	65,274.	24,358.	37.32
New Hampshire Fire Insurance Company	30,373.	30,373.	13,212.	43.50
The Phoenix Insurance Company (Hartford, Conn.)	9,848.	9,848.	4,829.	49.04
Providence Washington Insurance Company	9,988.	9,988.	4,897.	49.03
Reliance Insurance Company of Canada	2,996.	2,996.	1,469.	49.03
The Sea Insurance Company Limited	5,759.	5,759.	7,505.	130.32
Springfield Fire and Marine Insurance Company	83,541.	83,541.	30,647.	36.69
Westchester Fire Insurance Company	9,988.	9,988.	4,897.	49.03
	499,655.	499,655.	211,002.	42.23

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING THEFT, PLATE GLASS, PERSONAL PROPERTY AND MISCELLANEOUS CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1950

NAME OF COMPANY	Theft		Plate Glass		Personal Property		MISCELLANEOUS	
	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims
The Acadia Fire Insurance Company	$39.	$150.	$152.	.....	$741.	*$432.*	$106.	.....
The Aetna Casualty and Surety Company	.....	.....	.....	.....	.....	.....	.....	.....
Aetna Insurance Company	.....	.....	.....	.....	30,111.	27,077.	5,792.	$1,339.
Agricultural Insurance Company	.....	.....	.....	.....	4,262.	189.	1,246.	1,753.
Alberta General Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....
Alliance Assurance Company Limited	174.	462.	155.	$106.	1,187.	209.	197.	.....
The Alliance Insurance Company of Philadelphia	.....	.....	.....	.....	.....	.....	*92.*	.....
American Alliance Insurance Company	.....	.....	.....	.....	1,292.	*700.*	34.	96.
The American Insurance Company, Newark, N.J.	.....	.....	.....	.....	2,601.	665.	19.	.....
American Union Insurance Company of New York	.....	.....	.....	.....	.....	.....	.....	.....
Anglo-Scottish Insurance Company Limited	10.	.....	254.	329.	.....	.....	.....	.....
Arex Indemnity Company	.....	.....	.....	.....	.....	.....	.....	.....
Atlas Assurance Company Limited	130.	.....	240.	46.	461.	25.	4.	.....
The Automobile Insurance Company of Hartford, Conn.	.....	.....	.....	.....	9,526.	5,449.	7,507.	1,076.
Aviation and General Insurance Company Limited	.....	.....	.....	.....	.....	.....	2,706.	603.
Baloise Fire Insurance Company Limited	.....	.....	.....	.....	.....	.....	.....	.....
The Boiler Inspection and Insurance Company of Canada	.....	.....	.....	.....	.....	.....	20,652.	.....
Boston Insurance Company	.....	.....	.....	.....	6,275.	1,313.	4,397.	1,107.
British American Assurance Company	1,522.	.....	1,139.	683.	11,045.	534.	4,235.	3,653.
The British Aviation Insurance Company Limited	.....	.....	.....	.....	.....	.....	12,811.	*2,408.*
The British Canadian Insurance Company	241.	.....	842.	453.	.....	.....	*144.*	.....
The British Empire Assurance Company	441.	.....	257.	53.	.....	.....	.....	.....
The British General Insurance Company Limited	.....	.....	.....	.....	.....	.....	.....	.....
The British Law Insurance Company Limited	.....	.....	.....	60.	337.	337.	54.	36.
The British Northwestern Fire Insurance Company	78.	38.	395.	533.	1,740.	613.	.....	.....
British Traders' Insurance Company, Limited	.....	.....	.....	.....	.....	.....	.....	.....
Caledonian-American Insurance Company	.....	.....	.....	.....	133.	7.	.....	.....
Caledonian Insurance Company	.....	.....	.....	.....	1,226.	136.	.....	.....
The Camden Fire Insurance Association	.....	.....	.....	.....	18,750.	21,201.	10,642.	14,562.
The Canada Accident and Fire Assurance Company	665.	2,000.	24.	.....	1,640.	442.	.....	.....
Canada Security Assurance Company	319.	.....	1,035.	336.	837.	.....	73.	10.
Canada West Insurance Company	.....	.....	.....	.....	.....	.....	22.	.....
The Canadian Fire Insurance Company	3,634.	3,270.	2,274.	982.	10,190.	2,876.	2,121.	974.
Canadian General Insurance Company	2,271.	1,154.	1,143.	810.	6,578.	3,583.	12,833.	1,399.
Canadian Home Assurance Company	.....	.....	.....	.....	.....	.....	.....	.....
The Canadian Indemnity Company	5,603.	3,715.	1,531.	1,396.	13,452.	13,230.	5,778.	2,172.
The Canadian Mercantile Insurance Company	45.	50.	.....	.....	46.	*181.*	1,987.	1,628.

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING THEFT, PLATE GLASS, PERSONAL PROPERTY AND MISCELLANEOUS CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1950—Continued.

NAME OF COMPANY	Theft		Plate Glass		Personal Property		Miscellaneous	
	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims
The Canadian Surety Company	3,768.	1,061.	3,821.	1,931.	5,807.	2,712.	8,830.	10,180.
The Casualty Company of Canada	857.	93.	1,777.	780.	988.	989.	.....	.....
The Century Insurance Company Limited	723.	280.	988.	1,262.	2,761.	134.	851.	800.
Citizens Insurance Company of New Jersey	.....	.....	.....	.....	411.	.....	.....	*159.*
Commercial Casualty Insurance Company	166.	110.	.....	75.	.....	.....	.....	.....
Commercial Union Assurance Company Limited	423.	.....	120.	32.	2,050.	212.	2,711.	316.
Commonwealth Insurance Company	.....	.....	.....	.....	686.	43.	.....	.....
The Connecticut Fire Insurance Company	.....	.....	.....	.....	8,118.	*3,569.*	6,588.	10,205.
Consolidated Fire and Casualty Insurance Company	463.	59.	132.	.....	746.	406.	138.	.....
Continental Casualty Company	198.	100.	.....	.....	.....	.....	.....	.....
The Continental Insurance Company	.....	.....	.....	.....	22,287.	39,476.	11,196.	216.
The Contingency Insurance Company Limited	.....	.....	.....	.....	2,303.	125.	1,384.	151.
Cornhill Insurance Company Limited	.....	.....	.....	.....	641.	421.	.....	.....
The Dominion Fire Insurance Company	.....	.....	2,147.	419.	.....	.....	.....	.....
The Dominion of Canada General Insurance Company	1,455.	260.	4,458.	1,775.	6,528.	1,149.	.....	.....
The Eagle Fire Company of New York	.....	.....	.....	.....	146.	472.	21.	.....
Eagle Star Insurance Company Limited	.....	.....	.....	.....	1,413.	2,791.	16,790.	*2,533*
The Employers' Liability Assurance Corporation Ltd.	1,552.	.....	1,233.	947.	2,128.	1,447.	401.	.....
Equitable Fire and Marine Insurance Company	.....	.....	.....	.....	1,624.	*714.*	421.	252.
The Eureka-Security Fire and Marine Insurance Co.	.....	.....	.....	.....	.....	.....	55.	.....
Federal Fire Insurance Company of Canada	463.	59.	2,105.	1,707.	3,338.	2,985.	*238.*	*11.*
Federal Insurance Company	.....	.....	.....	.....	148.	.....	.....	.....
Federation Insurance Company of Canada	223.	.....	518.	.....	6,983.	194.	5.	.....
The Fidelity and Casualty Company of New York	.....	.....	.....	.....	.....	.....	.....	.....
Fidelity Insurance Company of Canada	202.	88.	103.	.....	.....	.....	.....	.....
Fidelity-Phenix Fire Insurance Company of New York	.....	.....	.....	.....	.....	3,396.	10,880.	121.
Fire Association of Philadelphia	.....	.....	.....	.....	352.	100.	3,689.	1,075.
Fireman's Fund Insurance Company	.....	.....	.....	.....	59.	442.	45.	30.
The General Accident Assurance Company of Canada	3,423.	981.	3,029.	2,589.	17,949.	3,539.	18,297.	20,796.
General Accident Fire and Life Assurance Corporation Limited	748.	.....	1,581.	640.	9,060.	42,748.	65.	.....
General Casualty Company of America	5,559.	281.	3,866.	1,563.	.....	.....	.....	.....
General Insurance Company of America	.....	.....	.....	.....	30,752.	10,515.	2,651.	5,052.
General Security Insurance Company of Canada	28.	.....	161.	129.	799.	239.	.....	.....
Glen Falls Insurance Company	.....	.....	.....	.....	9,913.	1,120.	3,865.	1,265.

The Globe Indemnity Company of Canada	2,920.	89.	2,233.	1,684.	3,590.	1,539.	1,910.	233.
Grain Insurance and Guarantee Company	2,676.	361.	.....	.....	.....	.....	709.	.....
Great American Indemnity Company	267.	20.	534.	103.	.....	.....	.....	.....
Great American Insurance Company	.....	.....	.....	.....	9,474.	*515.*	251.	703.
The Guarantee Company of North America	.....	.....	.....	.....	.....	.....	446.	107.
Guardian Assurance Company, Limited (London, Eng.)	1,207.	.....	.....	.....	1,310.	59.	1,248.	.....
The Guardian Insurance Company of Canada	407.	868.	731.	514.	2,745.	585.	7,945.	2,828.
Guildhall Insurance Company Limited	28.	.....	468.	391.	2,744.	460.	921.	511.
The Halifax Insurance Company	1,183.	1,856.	964.	903.	10,859.	5,290.	12,349.	5,814.
Hartford Accident and Indemnity Company	3,092.	.....	697.	753.	.....	.....	3,361.	277.
Hartford Fire Insurance Company	.....	.....	.....	.....	1,669.	136.	70,422.	50,062.
Hartford Live Stock Insurance Company	.....	.....	.....	.....	.....	.....	9,217.	650.
The Home Insurance Company	.....	.....	.....	.....	5,456.	85.	2,682.	*274.*
The Hudson Bay Insurance Company	208.	6.	160.	120.	.....	.....	110.	.....
The Imperial Guarantee and Accident Insurance Company of Canada	.....	.....	35.	.....	.....	.....	.....	.....
Imperial Insurance Office	.....	.....	1,260.	372.	207.	.....	2,739.	318.
Indemnity Insurance Company of North America	16,379.	1,162.	3,023.	976.	.....	.....	514.	.....
The Indemnity Marine Assurance Company Limited	.....	.....	.....	.....	24,405.	901.	12,095.	*215.*
Insurance Company of North America	.....	.....	.....	.....	44,529.	20,683.	17,730.	2,204.
The Law Union and Rock Insurance Company Limited	247.	13.	273.	150.	*21.*	18.	.....	.....
The Legal and General Assurance Society Limited	85.	.....	988.	876.	5,784.	1,650.	11,802.	3,198.
The Licenses and General Insurance Company Limited	.....	.....	.....	.....	854.	25.	608.	.....
The Liverpool and London and Globe Insurance Company Limited	1,251.	39.	957.	721.	17,982.	5,819.	2,548.	1,735.
The Liverpool-Manitoba Assurance Company	417.	12.	319.	240.	.....	.....	220.	*4.*
London and County Insurance Company	.....	.....	.....	.....	818.	396.	.....	.....
The London and Lancashire Guarantee and Accident Company of Canada	1,542.	.....	1,006.	337.	.....	.....	8.	.....
The London & Lancashire Insurance Company Limited	.....	.....	.....	.....	12,704.	2,017.	878.	804.
The London and Provincial Marine and General Insurance Company, Limited	.....	.....	.....	.....	.....	.....	.....	.....
London and Scottish Assurance Corporation Limited	103.	.....	312.	.....	102.	23.	1,369.	.....
The London Assurance	55.	.....	99.	.....	5,178.	1,726.	915.	449.
London-Canada Insurance Company	.....	.....	.....	.....	1,553.	221.	.....	.....
London Guarantee and Accident Company, Limited	*28.*	882.	.....	.....	283.	*162.*	2,746.	67.
Maryland Casualty Company	.....	.....	.....	.....	.....	.....	3,365.	*78.*
Mercantile Insurance Company	.....	.....	.....	.....	.....	.....	4.	.....
Mercury Insurance Company	.....	.....	.....	.....	.....	.....	*27.*	.....
The Metropolitan Casualty Insurance Company of New York	4,106.	4,467.	7,145.	2,749.	.....	.....	94.	.....
Michigan Fire and Marine Insurance Company	.....	.....	.....	.....	985.	266.	33.	.....
Milwaukee Mechanics' Insurance Company	.....	.....	.....	.....	96.	*9.*	*184.*	.....
The Motor Union Insurance Company, Limited	.....	.....	.....	.....	.....	.....	.....	.....
National-Ben Franklin Fire Insurance Co. of Pittsburgh	.....	.....	.....	.....	25,093.	16,707.	51,752.	20,279.
National Fire Insurance Company of Hartford	.....	.....	.....	.....	116.	275.	169.	.....
National General Insurance Company	.....	.....	*64.*	.....	*567.*	323.	165.	.....

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING THEFT, PLATE GLASS, PERSONAL PROPERTY AND MISCELLANEOUS CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1950—Continued.

NAME OF COMPANY	Theft		Plate Glass		Personal Property		Miscellaneous	
	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims
National Provincial Insurance Company Limited	.....	.....	2,296.	2,290.	.....	.....	.....	.....
New England Insurance Company	.....	.....	.....	.....	246.	67.	9.	.....
New York Underwriters Insurance Company	.....	.....	.....	.....	48.	.....	99.	.....
The New Zealand Insurance Company Limited	23.	228.	.....	.....	3,358.	566.	43.	668.
Niagara Fire Insurance Company	.....	.....	.....	.....	1,253.	1,880.	4,302.	.....
North British and Mercantile Insurance Company Limited	390.	.....	555.	181.	3,059.	2,043.	3,389.	403.
The North Empire Fire Insurance Company	.....	.....	.....	.....	185.	*108.*	27.	.....
Northern Assurance Company Limited	331.	.....	700.	370.	3,496.	609.	92.	.....
The North River Insurance Company	.....	.....	.....	.....	3,452.	116.	2,283.	1,558.
Northwest Casualty Company	1,858.	483.	1,099.	377.	.....	.....	.....	.....
Norwich Union Fire Insurance Company	1,184.	107.	516.	587.	3,060.	519.	385.	5.
The Occidental Fire Insurance Company	236.	.....	449.	111.	1,914.	267.	50.	.....
The Ocean Accident and Guarantee Corporation Limited	674.	143.	1,221.	551.	5,240.	8,340.	3,088.	6.
The Orion Insurance Company Limited	.....	.....	35.	44.	111.	.....	.....	.....
The Pacific Coast Fire Insurance Company	.....	.....	.....	.....	1,381.	67.	426.	435.
Pacific Fire Insurance Company	.....	.....	.....	.....	700.	69.	136.	.....
The Palatine Insurance Company, Limited	.....	.....	.....	.....	.....	.....	.....	.....
The Patriotic Assurance Company Limited	.....	.....	.....	.....	350.	1,444.	.....	.....
Pearl Assurance Company Limited	1,084.	1,251.	650.	225.	20,898.	10,329.	271.	.....
Philadelphia Fire and Marine Insurance Company	.....	.....	.....	.....	124.	23.	100.	.....
Phoenix Assurance Company Limited	248.	.....	165.	114.	2,226.	*1,297.*	407.	3.
The Phoenix Insurance Company (Hartford, Conn.)	.....	.....	.....	.....	14,043.	*5,914.*	7,598.	3,219.
The Planet Assurance Company Limited	.....	.....	.....	.....	210.	.....	.....	.....
Progressive Insurance Company of Canada	85.	72.	306.	.....	1,944.	1,455.	.....	.....
Providence Washington Insurance Company	.....	.....	.....	.....	9,818.	6,076.	8,280.	4,177.
Provincial Insurance Company Limited	.....	.....	.....	.....	252.	.....	.....	.....
The Prudential Assurance Company Limited (of England)	2,429.	176.	1,099.	649.	15,723.	6,570.	1,765.	120.
Quebec Fire Assurance Company	.....	.....	.....	.....	.....	.....	4.	.....
Railway Passengers Assurance Company	597.	75.	359.	307.	1,167.	137.	487.	.....
Reliance Insurance Company of Canada	.....	.....	.....	.....	4,093.	*1,799.*	1,062.	635.
Rhode Island Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....
The Royal Exchange Assurance	1,797.	1,498.	.....	.....	3,757.	714.	11,674.	10,105.
Royal Insurance Company, Limited	3,417.	108.	2,717.	2,045.	21,786.	9,107.	11,192.	2,066.

St. Paul Fire and Marine Insurance Company	.....	.....	.....	.....	80,320.	30,276.	23,397.	1,075.
Scottish Canadian Assurance Corporation	39.	.....	.....	.....	.....	.....	.....	.....
Scottish Insurance Corporation Limited	.....	.....	.....	.....	.....	.....	.....	.....
Scottish Metropolitan Assurance Company Limited	.....	.....	35.	.....	580.	.....	.....	.....
The Scottish Union and National Insurance Company	.....	.....	.....	.....	1,508.	184.	1,035.	24.
The Sea Insurance Company Limited	.....	.....	.....	.....	.....	.....	.....	.....
Security Insurance Company of New Haven	.....	.....	.....	.....	573.	152.	5.	.....
Sentinel Fire Insurance Company	.....	.....	.....	.....	246.	67.	9.	.....
The South British Insurance Company Limited	.....	.....	.....	.....	.....	.....	.....	.....
Springfield Fire and Marine Insurance Company	.....	.....	.....	.....	15,085.	2,915.	3,051.	807.
Standard Insurance Company of New York	.....	.....	.....	.....	4,262.	189.	1,246.	1,845.
Sun Insurance Office Limited	1,919.	8.	628.	406.	2,366.	1,070.	835.	.....
Svea-Nornan Insurance Company Limited	.....	.....	.....	.....	120.	9.	.....	.....
Switzerland General Insurance Company Limited	.....	.....	.....	.....	.....	.....	.....	.....
Toronto General Insurance Company	1,858.	944.	936.	663.	5,382.	2,932.	10,500.	1,144.
Transcontinental Insurance Company	.....	.....	.....	.....	1,089.	592.	.....	.....
The Travellers Fire Insurance Company	.....	.....	.....	.....	3,754.	366.	2,790.	814.
The Travellers Indemnity Company (Hartford, Conn.)	501.	585.	43.	.....	.....	.....	4,196.	910.
Union Assurance Society Limited	15.	.....	157.	54.	445.	.....	8.	.....
Union Insurance Society of Canton, Limited	4,206.	.....	1,596.	1,437.	19,194.	4,318.	2,486.	764.
The Union Marine and General Insurance Company Limited	273.	.....	294.	625.	280.	*162.*	164.	4.
United National Indemnity Company	*8.*	63.	21.	257.	.....	.....	3,371.	.....
United States Fidelity and Guaranty Company	1,924.	141.	453.	9.	.....	.....	3,361.	*63.*
United States Guarantee Company	.....	.....	.....	.....	.....	.....	.....	.....
Wellington Fire Insurance Company	463.	59.	.....	.....	971.	223.	.....	.....
Westchester Fire Insurance Company	.....	.....	.....	.....	6,904.	333.	2,128.	2,173.
The Western Assurance Company	450.	116.	140.	.....	15,187.	734.	5,391.	4,952.
Western Union Insurance Company	918.	200.	841.	249.	853.	81.	4,340.	2,985.
The Westminster Fire Office	.....	.....	.....	.....	.....	.....	.....	.....
The World Fire and Marine Insurance Company	.....	.....	.....	.....	429.	.....	.....	.....
The Yorkshire Insurance Company Limited	447.	89.	662.	316.	1,738.	403.	.....	.....
Zurich General Accident and Liability Insurance Company Limited	287.	.....	274.	56.	.....	.....	.....	.....
LLOYD'S:								
Non Marine Underwriters, Members of Lloyd's, London, England	10,024.	2,710.	.....	.....	1,018.	.....	70,520.	151,409

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING THEFT, PLATE GLASS, PERSONAL PROPERTY AND MISCELLANEOUS CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1950—Continued.

NAME OF COMPANY	Theft		Plate Glass		Personal Property		Miscellaneous	
	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims
MUTUALS:								
The Central Manufacturers Mutual Insurance Company	.....	.....	.....	.....	27.	.....	.....	.....
The Economical Mutual Fire Insurance Company	.....	.....	.....	.....	196.	112.	10.	319.
Federated Mutual Implement and Hardware Insurance Company	141.	5.	648.	59.	894.	549.	3,390.	*646.*
Gore District Mutual Fire Insurance Company	108.	113.	.....	.....	779.	623.	4.	.....
Liberty Mutual Fire Insurance Company	79.	.....	91.	41.	223.	61.	.....	.....
Liberty Mutual Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....
Lumbermen's Mutual Casualty Company	.....	.....	22.	*160.*	.....	.....	2,989.	.....
Northwestern Mutual Fire Association	.....	.....	.....	.....	6,414.	1,201.	50.	.....
The Perth Mutual Fire Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....
The Portage La Prairie Mutual Insurance Company	.....	.....	.....	.....	7,301.	3,255.	68.	.....
Saskatchewan Mutual Fire Insurance Company	.....	.....	.....	.....	288.	155.	2,028.	520.
The Wawanesa Mutual Insurance Company	253.	500.	1,014.	539.	7,160.	2,736.	1,736.	*1,387.*
	109,818.	33,660.	76,642.	42,927.	747,848.	341,117.	609,016.	356,473.

GOVERNMENT OF THE PROVINCE OF ALBERTA

Department of Provincial Secretary

OFFICE OF THE FIRE COMMISSIONER

Edmonton, April 21st, 1951.

To: The Honourable C. E. Gerhart, M.L.A.,
Provincial Secretary of Alberta
Edmonton, Alberta.

Dear Sir:

Pursuant to the provisions of section 35 of The Fire Prevention Act, I have the honour to submit the Thirty-First Annual Report of the operations of the Office of the Fire Commissioner, for the calendar year 1950.

(1) A comparison of 1950 and 1949 fire losses is as follows:

Year	Number of fires	Per cent increase	Amount of loss	Per cent decrease
1950	2,798	13.7	$5,242,553.	1.1
1949	2,464		5,299,584.	

A decrease in the fire loss, in spite of the increase of the number of fires speaks well for fire fighting efficiency, particularly since the largest loss of the year occurred at a place where there was no municipal fire protection. Loss of life for the year totaled 37, a number equal to the loss of life for the year 1949, and injuries resulting from fires were reported to be 55.

(2) Table No. 6 shows the losses for the different building classifications. The largest loss for the year was at coal mining property which boosted the loss for the OIL PRODUCING and MINING PROPERTIES combined, to over one million dollars. RETAIL STORES accounted for the largest group loss and the amount of increase was 56% over the 1949 loss. FARM FIRE LOSSES increased by 44% over losses for the year 1949. The number of DWELLING FIRE LOSSES increased 14% and the total amount of the loss increased by 18%. There was a decrease in WAREHOUSE FIRE LOSSES because of the $1,000,000 warehouse loss in 1949. SAW MILLS and SHINGLE MILLS fire losses were greatly reduced during 1950.

(3) The causes of fire are shown in Table No. 7. SMOKERS' CARELESSNESS leads the list of known causes, but fires of UNKNOWN ORIGIN make up one-quarter of the total number, and account for one-half of the total fire loss. Training of firemen in detection of causes of fire and increasing fire department inspections would help to eliminate the number of unknown fires.

(4) Inspection activities as shown by Table No. 9 have been energetically pursued by the fire inspectors of this office, with more emphasis placed upon fire drills and demostration of the use of first aid fire fighting equipment. A new Table No. 12 has been added to record inspections conducted by fire departments.

(5) The number of fires requiring investigation decreased in 1950. The number of prosecutions for arson numbered 7, and was equal to the number of prosecutions for the year 1949.

(6) The Fire Prevention Education program has continued and texts for the schools totalling 5,800 have been purchased by this office and distributed by the Department of Education to every school room in the province. Additional fire prevention films and firemen training films have been purchased in order to establish a library on visual aids for the use at fire prevention meetings and for the use of the Fire Protection Instruction Unit in the work of volunteer firemen training. By reason of recommendations from this office, many new fire fighting units have been purchased by municipalities and more fire chiefs have been encouraged to carry on fire prevention work.

(7) The efforts of this office to increase municipal fire protection to a standard; to organize fire brigades, and also to give some training in methods of fire fighting, are showing results in lower losses per fire. Progressing with this effort is the increase of fire inspection work by fire departments. An instruction course for fire brigades, conducted by the Fire Protection Instruction Unit in municipalities requesting this assistance would be a logical progression in the work of this office.

In conclusion, I wish to express my appreciation to my staff for their excellent work and co-operation during the year. I also wish to thank all the Fire Chiefs and Local Assistants to the Fire Commissioner, all Firemen, particularly volunteer brigades for their efforts to keep down fire losses; the Royal Canadian Mounted Police; the City Police Departments; and the Fire Underwriters' Investigation Bureau, Inc., for rendering valuable service in the investigation of fires. I appreciate the efforts of all persons and associations that have interested themselves in fire prevention work, and the co-operation of other Government Departments is also very much appreciated.

Respectfully submitted,

A. E. BRIDGES,
Fire Commissioner.

TABLE No. 1

A COMPARISON OF THE MONTHLY LOSSES IN 1949 AND 1950

Month	1949		1950	
	No. of Fires	Loss	No. of Fires	Loss
January	260	$ 343,304.	373	747,194.
February	194	477,859.	257	452,882.
March	184	1,481,853.	263	250,830.
April	280	682,035.	213	314,019.
May	208	196,999.	232	367,472.
June	157	338,961.	229	1,176,161.
July	204	322,142.	162	138,632.
August	166	327,986.	187	248,916.
September	175	178,202.	199	392,242.
October	202	347,394.	187	123,415.
November	177	257,986.	258	339,318.
December	257	344,863.	238	691,472.
TOTAL	2,464	$5,299,584.	2,798	$5,242,553.

TABLE No. 2

COMPARISON OF YEARLY FIRE LOSSES FROM JANUARY 1st, 1941, TO DECEMBER 31st, 1950

Calendar Year	No. of Fires	Property Loss
1941	1,421	$ 1,994,151.35
1942	1,632	1,539,175.59
1943	1,767	1,259,061.39
1944	1,634	1,896,283.59
1945	2,138	2,208,199.71
1946	2,308	2,544,688.99
1947	2,118	2,237,643.29
1948	2,285	3,815,868.36
1949	2,464	5,299,584.00
1950	2,798	5,242,553.00
TEN-YEAR TOTAL	20,565	$28,037,209.27

Population (1950) ..... 895,000 Per Capita Loss (1950) .....$ 5.85

TABLE No. 3

CLASSIFICATION AND CAUSES OF PROPERTY LOSS IN 1950
(Reference to Table No. 6)

Property	Causes	No. of Fires
DWELLINGS AND APARTMENTS AND THEIR GARAGES AND OUTBUILDINGS—EXCLUDING FARMS:		
(a) Brick—Protected—		
	Stoves, Furnaces, Boilers and their pipes	3
	Exposure Fires	2
	Smoking (cigarettes, cigars, pipes and matches)	20
	Matches (other than smokers' carelessness)	5
	Electricity	2
	Petroleum and its products	1
	Miscellaneous (other than listed)	2
	Materials too close to stoves and pipes	1
	Unknown causes of fire	4
		40

TABLE No. 3 — (Continued)

Property	Causes	No. of Fires
(b) Frame—Protected—		
	Chimneys, Flues, Overheated and Defective	28
	Stoves, Furnaces, Boilers and their pipes	62
	Hot ashes, coals and open fires	39
	Sparks on roofs	9
	Exposure fires	20
	Smoking (cigarettes, cigars, pipes and matches)	629
	Matches (other than smokers' carelessness)	59
	Lights (other than electric)	13
	Electricity	121
	Lightning (unrodded buildings)	17
	Spontaneous Ignition	11
	Petroleum and its products	11
	Incendiarism	3
	Miscellaneous (other than listed)	81
	Explosions	17
	Hot greases	15
	Welding and heating torches	4
	Materials too close to stoves and pipes	75
	Unknown causes of fire	149
		1,363
(c) Brick and Frame—Unprotected—		
	Chimneys, Flues, Overheated and Defective	16
	Stoves, Furnaces, Boilers and their pipes	22
	Hot ashes, coals and open fires	6
	Sparks on roofs	2
	Exposure Fires	26
	Smoking (cigarettes, cigars, pipes and matches)	37
	Matches (other than smokers' carelessness)	7
	Lights (other than electric)	2
	Electricity	25
	Lightning (unrodded buildings)	3
	Spontaneous Ignition	2
	Petroleum and its products	6
	Miscellaneous (other than listed)	12
	Explosions	2
	Hot grease	1
	Welding and heating torches	1
	Materials too close to stoves and pipes	2
	Unknown causes of fire	65
		237
FARM PROPERTY:		
	Chimneys, Flues, Overheated and Defective	48
	Stoves, Furnaces, Boilers and their pipes	53
	Hot ashes, coals and open fires	9
	Sparks on roofs	6
	Exposure fires	9
	Smoking (cigarettes, cigars, pipes and matches)	14
	Matches (other than smokers' carelessness)	8
	Lights (other than electric)	4
	Electricity	17
	Lightning (unrodded buildings)	23
	Spontaneous Ignition	9
	Petroleum and its products	9
	Incendiarism	3
	Miscellaneous (other than listed)	28
	Explosions	13
	Hot grease	2
	Welding and heating torches	3
	Materials too close to stoves and pipes	8
	Unknown causes of fire	152
		418
CHURCHES:		
	Stoves, Furnaces, Boilers and their pipes	3
	Exposure Fires	1
	Smoking (cigarettes, cigars, pipes and matches)	1
	Electricity	1
	Lightning (unrodded buildings)	1
	Miscellaneous (other than listed)	1
	Unknown causes of fires	4
		12

TABLE No. 3 — (Continued)

Property	Causes	No. of Fires
HOSPITALS AND SANITORIA:		
	Smoking (cigarettes, cigars, pipes and matches)	4
	Electricity	2
	Explosions	1
		7
PUBLIC HALLS:		
	Chimneys, Flues, Overheated and Defective	2
	Stoves, Furnaces, Boilers and their pipes	1
	Explosions	1
	Materials too close to stove and pipes	1
	Unknown causes of fires	2
		7
SCHOOLS AND OTHER EDUCATIONAL INSTITUTIONS		
	Chimneys, Flues, Overheated and Defective	2
	Stoves, Furnaces, Boilers and their pipes	7
	Sparks on roofs	1
	Exposure Fires	1
	Smoking (cigarettes, cigars, pipes and matches)	1
	Matches (other than smokers' carelessness)	1
	Electricity	2
	Petroleum and its products	2
	Miscellaneous (other than listed)	1
	Explosions	2
	Unknown causes of fires	10
		30
ALL OTHER INSTITUTIONAL BUILDINGS:		
	Chimneys, Flues, Overheated and Defective	1
	Stoves, Furnaces, Boilers and their pipes	2
	Hot ashes, coals and open fires	1
	Exposure Fires	1
	Smoking (cigarettes, cigars, pipes and matches)	8
	Matches (other than smokers' carlessness)	1
	Miscellaneous (other than listed)	3
	Explosions	1
	Unknown causes of fires	2
		20
WAREHOUSES:		
	Chimneys, Flues, Overheated and Defective	1
	Stoves, Furnaces, Boilers and their pipes	1
	Hot ashes, coals and open fires	1
	Sparks on roofs	2
	Exposure fires	4
	Smoking (cigarettes, cigars, pipes and matches)	1
	Electricity	6
	Miscellaneous (other than listed)	4
	Unknown causes of fires	11
		31
RETAIL STORES AND CONTENTS:		
	Chimneys, Flues, Overheated and Defective	11
	Stoves, Furnaces, Boilers and their pipes	6
	Hot ashes, coals and open fires	3
	Exposure Fires	58
	Smoking (cigarettes, cigars, pipes and matches)	31
	Matches (other than smokers' carelessness)	4
	Lights (other than electric)	2
	Electricity	26
	Lightning (unrodded buildings)	3
	Spontaneous Ignition	3
	Incendiarism	3
	Miscellaneous (other than listed)	18
	Explosions	1
	Welding and heating torches	2
	Materials too close to stoves and pipes	6
	Unknown causes of fires	91
		268

TABLE No. 3 — (Continued)

Property	Causes	No. of Fires
HOTELS:		
	Chimneys, Flues, Overheated and Defective	2
	Sparks on roofs	1
	Exposure Fires	7
	Smoking (cigarettes, cigars, pipes and matches)	36
	Lights (other than electric)	1
	Electricity	3
	Petroleum and its products	1
	Explosions	1
	Materials too close to stove and pipes	1
	Unknown causes of fires	6
		59
FOOD PLANTS AND DISTILLERIES:		
	Stoves, Furnaces, Boilers and their pipes	1
	Sparks on roofs	1
	Exposure Fires	2
	Smoking (cigarettes, cigars, pipes and matches)	1
	Electricity	2
	Lightning (unrodded buildings)	1
	Explosions	1
	Unknown causes of fires	1
		10
FLOUR MILLS AND GRAIN ELEVATORS:		
	Matches (other than smokers' carelessness)	1
	Spontaneous Ignition	1
	Petroleum and its products	1
	Incendiarism	1
	Miscellaneous (other than listed)	2
	Unknown causes of fires	11
		17
OIL PROPERTIES AND OIL TANKS:		
	Chimneys, Flues, Overheated and Defective	1
	Exposure Fires	1
	Smoking (cigarettes, cigars, pipes and matches)	1
	Electricity	3
	Petroleum and its products	12
	Miscellaneous (other than listed)	3
	Explosions	3
	Unknown causes of fires	10
		34
SAW AND SHINGLE MILLS:		
	Sparks on roofs	1
	Exposure fires	1
	Unknown causes of fires	3
		5
LUMBER YARDS:		
	Miscellaneous (other than listed)	1
	Unknown causes of fires	3
		4
WOODWORKERS:		
	Chimneys, Flues, Overheated and Defective	1
	Stoves, Furnaces, Boilers and their pipes	1
		2
METAL WORKERS—GARAGES:		
	Chimneys, Flues, Overheated and Defective	2
	Stoves, Furnaces, Boilers and their pipes	7
	Hot ashes, coals and open fires	1
	Sparks on roofs	1
	Exposure Fires	3
	Smoking (cigarettes, cigars, pipes and matches)	2
	Electricity	7

TABLE No. 3 — (Continued)

Property	Causes	No. of Fires
	Lightning (unrodded buildings)	1
	Spontaneous Ignition	2
	Petroleum and its products	10
	Miscellaneous (other than listed)	10
	Explosions	3
	Welding and heating torches	4
	Unknown causes of fires	28
		81
MINING PROPERTY:		
	Smoking (cigarettes, cigars, pipes and matches)	1
	Spontaneous Ignition	1
	Miscellaneous (other than listed)	2
	Welding and heating torches	1
	Unknown causes of fires	5
		10
RAILWAY PROPERTY, LIGHT AND POWER PLANTS:		
	Stoves, Furnaces, Boilers and their pipes	1
	Smoking (cigarettes, cigars, pipes and matches)	3
	Matches (other than smokers' carelessness)	1
	Electricity	2
	Miscellaneous (other than listed)	1
	Explosions	1
	Unknown causes of fire	7
		16
MISCELLANEOUS MANUFACTURING PREMISES:		
	Chimneys, Flues, Overheated and Defective	3
	Stoves, Furnaces, Boilers and their pipes	2
	Exposure Fires	2
	Smoking (cigarettes, cigars, pipes and matches)	1
	Electricity	1
	Spontaneous Ignition	1
	Hot grease	1
	Materials too close to stoves and pipes	1
	Unknown causes of fire	12
		24
MISCELLANEOUS NON-MANUFACTURING PREMISES:		
	Chimneys, Flues, Overheated and Defective	5
	Stoves, Furnaces, Boilers and their pipes	4
	Hot ashes, coals and open fires	3
	Exposure Fires	15
	Smoking (cigarettes, cigars, pipes and matches)	16
	Matches (other than smokers' carelessness)	3
	Electricity	5
	Lightning (unrodded buildings)	1
	Spontaneous Ignition	2
	Petroleum and its products	1
	Incendiarism	2
	Miscellaneous (other than listed)	10
	Hot greases	2
	Welding and heating torches	1
	Materials too close to stoves and pipes	4
	Unknown causes of fire	29
		103

TABLE No. 4

INSTITUTION AND ASSEMBLY BUILDINGS — (Excluding Theatres and Clubs.)

Location	Occupancy	Damage	Class of Building	Causes
Calgary	Hall	$ 150	Frame	Oil Burner
Westlock	School	1,525	Frame	Unknown
St. Paul	Hall	219	Frame	Sparks from heater
Lamont	Manse	7,230	Brick	Unknown
Edmonton	Hall	22	Brick	Cigarette
Midnapore	Hospital Boiler House	2,165	Brick and Frame	Gas Explosion
Edmonton	Hall	45	Frame	Cigarette
Schuler	School Barn	400	Frame	Matches
Calgary	Hall	9	Frame	Cigarette
Hartell	Teacherage	1,763	Frame	Defective wiring
Calgary	Hall	180	Brick	Live coals
Granum	School	500	Frame	Explosion
Coronation	Hall	4,576	Frame	Space heater
Claresholm	School	25,000	Frame	Unknown
High Prairie	School	2,400	Frame	Unknown
Stony Plain	School	3,400	Frame	Unknown
Turner Valley	School Garage	1,500	Frame	Unknown
Wembley	Hall	65	Frame	Exposure
Edmonton	Library	25	Stucco	Cigarette
Midnapore	Children's Home	345	Brick	Burning Herbal Remedy
Manola	Church Garage	200	Frame	Unknown
Medicine Hat	Hospital	45	Brick	Cigarette
Medicine Hat	Hospital	26	Brick	Cigarette
Duffield	Hall	7,285	Frame	Chimney
Blue Ridge	School	320	Frame	Stove
Flatbush	School	3,100	Frame	Unknown
Calgary	Armouries	45	Brick	Cigarette
Consort	Hospital	38	Frame	Short Circuit
Edmonton	Hall	25	Frame	Stove Exploded
Alcomdale	Hall	20	Frame	Stove
St. Paul	School	8,726	Frame	Chimney
Edmonton	School	296	Brick	Furnace
Wetaskiwin	School	30	Frame	Sparks
Calgary	College	30	Brick	Cigarette
Edmonton	Varsity Buildings	200	Frame	Explosion
Grande Prairie	Church	473	Frame	Charcoal Burner
Wainwright	Teacherage	1,941	Frame	Stove Pipe
Morinville	School	79	Stucco	Exposure

TABLE No. 4 — (Continued)

Location	Occupancy	Damage	Class of Building	Causes
Andrew	Teacherage	60	Frame	Unknown
Alcoma	School	15	Frame	Defective light plug
Cowley	Hall	750	Frame	Chimney
Lethbridge	Y.M.C.A.	39	Brick	Cigarette
Sangudo	School	100	Frame	Grass Fire
Edmonton	Y.M.C.A.	31	Brick	Cigarette
Leduc	Church	7,254	Frame	Exposure
Empress	Rectory	50	Frame	Unknown
Vegreville	Teacherage	2,870	Frame	Kerosene Oil
Sexsmith	Church	15	Frame	Lightning
Vegreville	School	121	Frame	Kerosene Oil
Lacombe	Hospital	58	Frame	Electric Iron
Calmar	Hall	15	Frame	Unknown
Camrose	School	34,627	Brick	Unknown
Alberta Beach	Church	100	Frame	Overheated Pipes
Jarvie	Church	5,287	Frame	Furnace
Edmonton	Rectory	369	Brick	Cigarette
Edmonton	Hospital	4,031	Brick	Cigarette
Spruce Grove	Hall	15	Frame	Chimney
Kinuso	Hall	64	Frame	Unknown
Clyde	School Garage	1,353	Frame	Chimney
Sunnybrook	School	199	Frame	Stove
High Prairie	School Garage	500	Frame	Stove Pipe
Kathryn	Teacherage	33	Frame	Stove
Radway	School	123	Frame	Unknown
Bowden	Hall	684	Frame	Furnace
Olds	Lodge Room	120	Frame	Cigarette
Banff	G.W.V.A. Hall	58	Brick	Lighted Torch
Red Deer	School Laundry	336	Frame	Clothes in dryer ignited
Lethbridge	Provincial Gaol	122	Brick	Unknown
Bowden	Lodge Hall	6,039	Frame	Unknown
Hillcrest	Church	623	Frame	Stove Pipe
Medicine Hat	Church	232	Frame	Short Circuit
Edmonton	Church	35	Frame	Unknown
Calgary	Hospital	3,453	Brick	Explosion
Halkirk	School	3,512	Frame	Unknown
Edmonton	Old Folks Home	26	Brick	Matches
Calgary	Nurses' Home	25	Frame	Cigarettes
	Total	$147,742.		

TABLE No. 5

LOSSES CAUSED BY LIGHTNING

Month	Location	Occupancy	Damage: Building	Damage: Contents	Damage: Total
May	Medicine Hat	Barn	$ 110.	—	$ 110.
	Carbon	Dwelling	19.	—	19.
	Carbon	Dwelling	10.	—	10.
	Coaldale	Dwelling	—	5.	5.
June	Berwyn	Dwelling	2,500.	1,500.	4,000.
	Innisfree	Barn	1,250.	485.	1,735.
	Alliance	Dwelling	70.	—	70.
	Diamond City	Barn	1,526.	—	1,526.
July	Calgary	Duplex	—	32.	32.
	Calgary	Dwelling	127.	124.	251.
	Taber	Dwelling	60.	—	60.
	Stony Plain	Dwelling	—	5.	5.
	High River	Bunk House	50.	9.	59.
	Hanna	Dwelling	129.	—	129.
	Glendon	Dwelling	432.	18.	450.
	Monarch	Barn	1,500.	—	1,500.
	Wildwood	Dwelling	20.	—	20.
	High River	Dwelling	25.	—	25.
	Rimbey	Dwelling	15.	—	15.
	Nanton	Dwelling	235.	—	235.
	Sexsmith	Church	15.	—	15.
	Calgary	Feed Mill	3,984.	—	3,984.
	Calgary	Garage	120.	—	120.
August	Calgary	Dwelling	—	10.	10.
	Barons	Dwelling	49.	7.	56.

	Nanton	Barn	1,517.		—		1,517.
	Calgary	Dwelling	—		8.		8.
	Calgary	Suites	15.		—		15.
	Calgary	Dwelling	5.		—		5.
	Edmonton	Dwelling	72.		—		72.
	Calgary	Dwelling	15.		—		15.
	Leduc	Dwelling	6.		—		6.
	Willingdon	Hog Barn	1,000.		—		1,000.
	Sedalia	Dwelling	50.		—		50.
	Onoway	Barn	1,000.		—		1,000.
	Castor	Dwelling	4,799.		2,131.		6,930.
	Vulcan	Dwelling	192.		422.		614.
	Wetaskiwin	Dwelling	224.		—		224.
	Vegreville	Dwelling	30.		42.		72.
	Fawcett	Barn	1,350.		—		1,350.
	Smoky Lake	Barn	2,500.		—		2,500.
	Wetaskiwin	Butcher Shop	155.		—		155.
	Medicine Hat	Office	969.		29.		998.
	Red Deer	Pump House	50.		—		50.
September	Edmonton	Dwelling	6,000.		—		6,000.
	Edmonton	Dwelling	65.		—		65.
	Bremner	Dwelling	11.		—		11.
	Legal	Dwelling	58.		—		58.
	Buffalo	Store & Dwelling	22.		—		22.
October	Wayward	Dwelling	600.		500.		1,100.
		Total	$ 32,951.		$5,327.		$38,278.

TABLE No. 6

FIRE LOSSES BY PROPERTY CLASSIFICATION

	Property	No. of Fires		Total of Damages
1.	Brick, etc. Dwellings—Protected	40		$ 24,174.
2.	Frame, etc. Dwelling—Protected	1,363		317,610.
3.	Brick and Frame, etc., Dwellings—Unprotected	237		236,282.
4.	Farm Property	418		777,523.
5A.	Churches	12		21,868.
5B.	Hospitals and Sanitoria	7		7,676.
5C.	Public Halls	7		12,000.
5D.	Schools and Educational Institutions	30		94,942.
5E.	All other Institutional Buildings	20		11,256.
6.	Warehouses of all kinds	31		242,657.
7.	Retail Stores	268	(Buildings)	417,610.
			(Contents)	697,074.
8.	Hotels	59	(Buildings)	109,423.
			(Contents)	38,007.
9.	Food Plants and Distilleries, etc.	10		16,608.
10.	Flour Mills and Grain Elevators	17		171,222.
11.	Oil Property and Oil Tanks, etc	34		229,623.
12.	Saw and Shingle Mills	5		24,625.
13.	Lumber Yards	4		23,983.
14.	Woodworkers	2		245.
15.	Metal Workers—Garages	81		284,677.
16.	Mining Property	10		981,317.
17.	Railway Property, Light and Power Plants	16		49,162.
18.	Miscellaneous Manufacturing Premises	24		142,846.
19.	Miscellaneous Non-Manufacturing Premises	103		310,143.
	Total	2,798		$5,242,553.

TABLE No. 7

CAUSES OF FIRES

	Causes	Number of fires	Total of Damage
51.	Chimneys, Flues, overheated and defective	126	$ 273,023.
52.	Stoves, Furnaces, Boilers and their pipes	173	242,983.
53.	Hot ashes, coals and open fires	63	105,491.
54.	Sparks on roofs	24	29,563.
55.	Exposure fires	153	244,567.
56.	Smoking (cigarettes, cigars, pipes and matches)	807	186,097.
57.	Matches (other than smokers' carelessness)	90	16,344.
58.	Lights (other than electric)	22	4,578.
59.	Electricity	225	371,281.
60.	Lightning (unrodded buildings)	50	38,278.
61.	Spontaneous ignition	32	922,636.
62.	Petroleum and its products	54	116,552.
63.	Incendiarism	12	32,901.
64A.	Miscellaneous (other than listed)	179	150,647.
64B.	Explosions	47	105,883.
64C.	Hot grease	21	4,699.
64D.	Welding and heating torches	16	28,077.
64E.	Materials placed too close to stoves and pipes	99	23,509.
66.	Unknown causes of fires	605	2,345,444.
	Total	2,798	$5,242,553.

TABLE No. 8

LARGEST LOSSES DURING THE YEAR

Location	Occupancy	Loss	Cause
Calgary	Dwelling	$ 10,500.	Overheated furnace
Grimshaw	Stores, garages & warehouses	73,826.	Furnace ignited shavings
Magrath	Shed	16,560.	Heater
Innisfail	Hog house	16,221.	Gasoline motor
Lethbridge	Restaurant and store	25,403.	Watch cleaning fluid
Wetaskiwin	Hardware	105,129.	Unknown
Wildwood	Store and offices	11,810.	Unknown
Sylvan Lake	Hardware	21,240.	Unknown
Edson	Hotel	66,361.	Sparks from chimney
Trochu	Elevator	55,135.	Unknown
Grande Prairie	Tool shed	20,000.	Unknown
Wanham	Light plant	11,020.	Oil stove
Newcastle	Theatre	23,872.	Unknown
Springbank	Restaurant	16,444.	Unknown
Franchere	Store	11,800.	Unknown
Drumheller	Poultry depot	13,128.	Short circuit
Calgary	Wholesale hardware	78,244.	Unknown
Tawatinaw	Implement shop	18,139.	Exposure
Coronation	Store	21,185.	Faulty wiring
Coronation	Implement warehouse	14,460.	Defective wiring
Rochester	Store	10,373.	Unknown
Coronation	Hotel	14,050.	Exposure
Bentley	Feed Mill	18,000	Unknown
S.W. 16-25-20-W5M	Oil well rig	16,201.	Burning cigarette
Tawatinaw	Garage	19,131.	Concrete block chimney
Edmonton	Living apartments	18,381.	Unknown
Calgary	Stores and apartments	23,884.	Faulty gas heater
Delburne	General store	16,710.	Short circuit
Edmonton	Stores	24,254.	Unknown
Bonnyville	Elevator	10,410.	Unknown
Smoky Lake	Cafe	12,095.	Unknown
Wabamun	Dwelling	12,000.	Unknown
Riviere Que Barre	Garage	10,177.	Unknown
Viking	General Store	67,681.	Unknown
Viking	Store	10,232.	Unknown
Ryley	Store	29,000	Unknown
Owendale	Store, Post Office and dwelling	21,440.	Unknown
Rocky Mt. House	Mill	12,000.	Unknown
Mercoal	Bunkhouse	11,700.	Cigarette
Lamont	General store, butcher shop & locker plant, hardware & bank	124,288.	Sparks from garbage barrel
Edmonton	Store	22,703.	Unknown
Mercoal	Cafe and rooms	15,900.	Unknown
Mountain Park	Restaurant and poolroom	29,830.	Unknown
Luscar	Poolroom, barber shop, dwelling & confectionary	23,647.	Unknown
Ardmore	Garage and dwelling	15,811.	Unknown
Hanna	Barn	10,363.	Unknown
Red Deer Lake	Workshop and office	10,963.	Unknown
Calgary	General store	49,378.	Defective wiring
Calgary	Wholesale grocery	22,469.	Unknown
Champion	Garage	18,471.	Welding torch
Nordegg	Briquette plant	845,000.	Spontaneous ignition
Edmonton	Bowling alley	25,000.	Unknown
Fairview	Planing mill	12,177.	Unknown
Edmonton	Welding shop	39,198.	Spontaneous ignition
Edmonton	Dwelling	12,200.	Unknown
Millet	Dwelling	18,725.	Unknown
Calgary	Warehouse	66,000.	Short circuit
Mundare	Garage	34,383.	Unknown
Edmonton	Ball park	11,321.	Cigarette

TABLE No. 8 — (Continued)

Location	Occupancy	Loss	Cause
Clareholm	School	25,000.	Unknown
Nobleford	Store and dwelling	40,697.	Overloaded circuit
Calgary	Store	22,825.	Unknown
Grassland	Garage	10,005.	Electric light plant
Eyremore	Tipple	112,156.	Unknown
Calgary	Neon sales service	22,825.	Unknown
Edmonton	Dwelling	13,577.	Unknown
Etzikom	Garage	14,213.	Compressor motor
Peace River	Dwelling	10,415.	Coal gas explosion
Wetaskiwin	Hen house	11,000.	Unknown
Glendon	General store	12,885.	Live ashes
Linaria	Store and dwelling	22,759.	Unknown
Calgary	Various	15,200.	Unknown
Leduc	Hotel	58,000.	Natural gas explosion
Calgary	Piano sales repair	17,156.	Unknown
Edmonton	Apartments	13,171.	Unknown
Drumheller	Implement shed	13,841.	Gasoline
Camrose	School	34,627.	Unknown
Ryley	Store and garage	32,078.	Explosion
Lacombe	Store	14,131.	Cigarette
Pincher Creek	Various	108,092.	Unknown
Navarre	Elevator	51,478.	Unknown
Calgary	Car barn	35,882.	Electric wiring
Edmonton	Clothing manufacturing	63,000.	Unknown
Coleman	Theatre	43,240.	Cigarette
	Total	$3,214,276.	

TABLE No. 9

INSPECTIONS AND ORDERS ISSUED

Number of cities, towns and villages visited and inspected	469
Number of orders to remedy conditions (written)	943
Number of orders to remedy conditions (verbal)	1,293
Number of orders to remedy conditions (written) by fire chiefs	8

Character of Orders Issued:

Recharge OR provide fire extinguishing equipment	111
Improve housekeeping conditions	72
Repair or install fire alarm system	34
Protect combustible material near stove pipes and heaters	71
Provide exit doors and panic bolts	53
Provide outside fire escape	38
Enclose inside stairway	33
Install lights or signs over exits	33
Remove grease, dirt, etc., from hoods over stoves and ranges	13
Remove grease and dirt from electric motors	18
Post directional exit signs	4
Repair faulty electric wiring	30
Discontinue use of gasoline for cleaning purposes	3
Remove obstructions from exits	16
Replace worn out or properly support stove pipes	26
Remove gasoline barrels from mercantile buildings to approved warehouse	55
Provide underground storage for petroleum products	34
Tear down or repair dilapitated buildings	20
Clean stove pipes and chimneys	15
Build OR repair brick chimneys	20
Cut grass and weeds near mercantile buildings and on vacant lots	29
Provide covered metal rubbish containers	4
Relocate OR correct hazards at bulk fuel oil stations	51
Protect floor underneath and in front of stoves	22
Provide approved and correctly installed oil burning equipment	5
Remove rubbish and flammable material from under stairs	49
Discontinue burning rubbish beside buildings	2
Dispose of oily or waxy rags in metal container	3
Post "No Smoking" signs	11
Hold fire drills at least once per month	10
Metal clad doors	16
Miscellaneous	42
Total	943

Special Inspections:

Schools	57	Factories	4
Government Buildings	38	Bulk Warehouses	56
Hotels	99	Hospitals	27
Cafes	17	Stores	40
Arenas	3	Garages	8
Churches	0	Fire Fighting Equipment	105
Apartments and Blocks	15	Water Supply	1
Places of Amusement	11	Others	38
		Total	514

Special Activities:

Fire Prevention Meetings Held	130		
Fire Prevention Film Showings	128	Total Attendance at Meetings	14,862
Number of fire departments inspected	183	Fire Drills called in Schools, Hospitals, etc.	224
Fire department practices held	96		
Written recommendations to towns and villages re Fire Protection Equipment	736	Demonstrations of extinguishers in schools and hospitals	148

TABLE No. 10

FIRE INVESTIGATIONS

Number of fires investigated (Departmental Investigations only)		109
Number of Informations Laid Reported to Department (Arson)		7
Number of Convictions (Arson)		2
Stay of Proceedings Entered (Arson)		1
Charge Withdrawn (Arson)		1
Action Pending (Arson)		2
Committed to Juvenile Home		1
Incendiary	12	
Suspected Incendiary	22	

PROSECUTIONS—FIRE PREVENTION ACT

Non-compliance with Fire Prevention Order	1

Inspectors' Mileage

Mileage by car	79,469
Mileage by train	11,400
Mileage by plane	1,350
Total	92,219

TABLE No. 11

STATEMENT OF FATALITIES — 1949

Originating Cause	Men	Women	Children	Total
Natural gas explosions and fire	9	....	1	10
Unknown (trapped in burning building)	2	1	6	9
Starting fire with kerosene or gasoline	5	1	2	8
Petroleum products	4	....	....	4
Smoking in bed	2	1	....	3
Children playing with matches	....	....	1	1
Using gasoline for cleaning purposes	....	1	....	1
Fell into campfire	1	....	....	1
Total	23	4	10	37

Injuries by fire discovered by investigations and taken from newspaper reports 55

TABLE No. 12

INSPECTIONS MADE AND ORDERS ISSUED BY FIRE CHIEFS AND OTHER LOCAL ASSISTANTS TO THE FIRE COMMISSIONER

(Municipal Centres 1,000 Population and Over)

Place	No. of Buildings Inspected	No. of Orders Issued
Banff	49	.....
Beverley	129	.....
Blairmore	31	.....
Black Diamond	14	.....
Brooks	8	7
Calgary	2,152	.....
Camrose	14	.....
Cardston	15	10
Claresholm	15	2
Coleman	3	15
Drumheller	49	4
Edmonton	6,443	151
Edson	.....	.....
Grande Prairie	50	21
Hanna	.....	.....
High Prairie	22	1
High River	9	2
Innisfail	.....	.....
Lacombe	12	.....
Lethbridge	1,487	30
Macleod	1	.....
Magrath	21	5
Medicine Hat	.....	.....
Olds	.....	.....
Pincher Creek	13	10
Ponoka	.....	.....
Raymond	35	8
Redcliff	451	.....
Red Deer	162	63
Rocky Mountain House	.....	.....
St. Paul	150	3
Stettler	10	1
Taber	.....	.....
Turner Valley	12	.....
Vegreville	28	4
Vermilion	36	.....
Wainwright	13	7
Wetaskiwin	21	.....
Total	11,455	344